

SPOTLIGHT

JULY 2020



MAKE IT

COUNT

SGA Career Track

New Markets Opening & Expanding!

There is a growing need for ambitious leaders. AIL/NILICO is looking for MGAs and GAs wanting to pursue the SGA Career Track. If you are interested, speak to your SGA, then send an email to: futuresga@aillife.com.



Required Retention Rate

Effective Jan. 1, 2018, to be eligible for bonuses and be featured in *Spotlight*, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines and is used only during the Producer's first twelve months. The rates listed are for *Spotlight* recognition only.

Retention: 73.0%
Net to Gross: 80%

Dates to Remember

eApp business and paper applications subject to the 7 day hold should be uploaded or sent to Home Office by **Monday, 8/24** before 2:00 p.m. CST. Paper apps excluded from the 7 day hold and PR credits should be sent to Home Office by **Thursday, 8/27**. eApp business excluded from the 7 day hold should be uploaded by **Monday, 8/31** before 3:30 p.m. CST to count for **August** production.

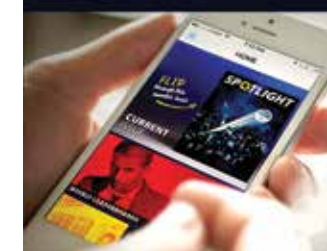
eApp cutoff has been extended to 3:30 p.m. CST every Wednesday, Thursday, and last day of the calendar month to allow more business to load before the weekly advance and end-of-month AP&P cutoff. All other days of the week remain the standard 2:00 p.m. CST cutoff time.

\$7,193,655

in total bonuses were paid out this month by AIL and NILICO. For more information on the monthly bonuses, turn to Page 33-41.

Spotlight Digital is now on the web!

A digital publication spotlighting top producers of AIL & NILICO



spotlight.ailagents.com

Username: AIL Password: proveit2020!

See your SGA or manager if you need assistance.

* Look for the asterisk! The asterisks, shown throughout the magazine indicate that place will be a year-to-date award winner. The Producers who will be recognized at the 2021 Awards Presentation are: the Top SGA per category from Categories I-XII based on Performance Factor (minimum 100%), the TOP MGA/RGA from each category based on Growth (minimum 10%), the top five GAs, the top five SAs, the top ten Rookie Individual Producers, the top ten Veteran Individual Producers, the top PR Representative from each category and the top PR Manager from each category. View the 2021 Convention Qualifications online at www.aillife.com or www.nilife.com. Check your production! If there is an asterisk by your position, you could be on your way to stay at The Grand at Moon Palace in Cancun, Mexico. The convention will be held May 5-8, 2021.



LOOK FOR ME!

SPOTLIGHT

ARC.AILife.com/Spotlight.aspx
A monthly publication spotlighting top producers of American Income Life and National Income Life

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MAKE IT COUNT



Steve Greer

Chief Executive Officer
American Income Life & National Income Life Divisions

You will never have this day again so make it count. — (Unknown)

It's a tradition for the July Spotlight magazine to feature a section dedicated to reaffirming Why We Do What We Do in preparation for Life Insurance Awareness month in September. We all know that what we do can sometimes feel a little crazy even in the best of times, and we all periodically need to be reminded of the real reasons we do what we do — see pages 16-17.

If you're a numbers person like I am, you appreciate being armed with statistics that help bring home the need for our products. The data reminds us why it's critical to convey to our clients that the time to act is now. In addition to the stats on page 17, here are a couple more eye-opening numbers that reinforce the need for providing financial protection for a family: 78 percent of U.S. workers are living paycheck to paycheck. 73 percent of consumers leave more than \$61, 500

of debt behind them when they die. Put those two scenarios together and it's easy to see the financial uncertainty that can occur when a family income provider is no longer here.

By far, my favorite part of the WWDWWD issue each year is reading the stories we get from the field about a claim that really brought home to them how vital what we do truly is. The first time you have the privilege of helping a family navigate the claims process is very special. If you haven't gone through the process from the other side, as a grieving loved one, that first time can be a real learning experience. That family may be leaning hard on you for support. You learn compassion, patience, and humility, that's for sure. Once you've been at it awhile like Max Quasem, you'll have so many outstanding stories, it will be hard to choose just one.

As different as these stories may seem, the takeaway from all of them is essentially the same: a sense of urgency should accompany us to every home, whether virtually or face-to-face. It's vital that your clients understand how important protecting their families is — NOW. TODAY. Help them understand that waiting, procrastinating, thinking it over are options not everyone gets. Read Josh West's story.

That sense of urgency goes both ways. No matter how tired or hungry you may be towards the end of the day, you owe it to that last family not only to show up but to give them the best presentation you can deliver.

They deserve your best no less than anyone else you have ever seen or will ever see. Every opportunity to help a family is important. All it could take is one forgotten phone call to change the course of a family's life. Check out Ashley Rust's story.

Most of the time, when we're making initial contact with a potential client, we only get one shot at it. Treat it like it's a matter of life or death. Financially speaking, it very well could be. Make it count. 📞

Sources:
Forbes.com, "78% off Workers Live Paycheck To Paycheck" (July 21, 2020)
Credit.com, "Americans Are Dying With an Average of \$62K of Debt" (July 13, 2020)

JUNE 2020: Best June in Company history!

- \$22,530,967 Net ALP compared to \$20,334,258 in June 2019
- 10.75% Growth over June 2019
- 8.64% YTD Growth
- 9,085 Agent Count... **ALL TIME company record!**
- 1,926 New Associates for June 2020... **ALL TIME company record!**
- Reinstatement record for June, 33.6% increase over prior year!
- 2,813 reinstatements and 597 reopens
- Total of 3,410 policies conserved in June

ANNIVERSARIES

43 YEARS OF SERVICE

David Cohen, SGA
35 YEARS OF SERVICE
Lou Nell Busby, PR
26 YEARS OF SERVICE
Timothy Cruise, MGA
23 YEARS OF SERVICE
Slav Bitman, SGA
21 YEARS OF SERVICE
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19 YEARS OF SERVICE
Denise Gilbert, PR Dir
17 YEARS OF SERVICE
David Ackerman, SGA
Max Quasem, AGT
16 YEARS OF SERVICE
Heather Hewitt, AGT
Thomas VanOsdol, AGT
15 YEARS OF SERVICE
Michael Mandella, RGA
Travis Moody, SGA
14 YEARS OF SERVICE
Allan Shapiro, AGT
Paul Smoley, AGT
Natalie Soboleva, AGT

13 YEARS OF SERVICE

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Anthony Theriault, AGT
12 YEARS OF SERVICE
Jason Bratin, MGA
Tony Geer, MGA
Beto Quintero, SGA
11 YEARS OF SERVICE
DeAnthony Hartman, AGT
Candice Rezzo, SA
Crystal Senour, PR
Michael Williams, GA
10 YEARS OF SERVICE
Carly Ferraro, AGT
Kyle Johnson, SGA
Nicholas Moore, SGA
9 YEARS OF SERVICE
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Sean Grant, AGT
David Hefflin, AGT
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Zach Otto, RGA
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Richard Whyte, MGA
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Slavita Hut, RGA
Jonni Ng, RGA
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Oleg Novitchii, AGT
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Laura Graham, MGA
Kashala Guiden, AGT
Kimberly Hamilton, RGA
Bryant Logan, GA
Juan Nunez, AGT
Alexis Pineiro, MGA
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Shiv Patel, GA
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Derya Ekren, MGA
Doron Freud, MGA
Carey Hartman, MGA
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Zachery Nelson, AGT
Leonardo Perez, GA
Steven Phillips, AGT
Daniel Prinzo, GA
Kimberly Quinn, GA
Jasmin Rodriguez, AGT
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Matthew Russell, SA
Clayton Slaughter, RGA
Mohamad Wael Taher, AGT
Brandon Taylor, AGT
Robert Trypus, AGT
Alicia Wear, GA
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Leonardo Alsina, SA
Nabil Atallah, GA
Shyla Bateast, SA
Shaketa Belton, SA

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Carolyn George, SA
Benjamin Giamalva, SA
Michelle Goj, SA
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Brittany Ketner, AGT
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Reinaldo Martinez, AGT
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Kristin Murphy, SA
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Brian Schmitz, AGT
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Noah Shahin, SA
Elle Sing, AGT
Ronald Spieler, MGA
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Manuel Aguilar, AGT
Akinyemi Akinseye, SA
Michael Alessandrini, AGT
Christian Alcoczy, GA
Raul Angulo, GA
Melissa Argomaniz, SA
John Atkinson, AGT
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Lamita Dahdah, SA
Brittany Dalcais, AGT
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Aaron Ebel, GA
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Amber Fellman, SA
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Arif Hajro, RGA
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Devin Liston, AGT
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Manuel Aguilar, AGT
Akinyemi Akinseye, SA
Michael Alessandrini, AGT
Christian Alcoczy, GA
Raul Angulo, GA
Melissa Argomaniz, SA
John Atkinson, AGT
Hannah Bailey, SA

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Richard Berardi, AGT
David Bernstine, SA
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Latrece Watson, SA
Aliyah Weathers, AGT
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PROMOTIONS

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Sylvain Kalombo
Tina Nelson
Iffrah Tahir
Joshua Yurinko
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Zindora Crawford
Willie Cummings
Kevin Dimery
Lincoln Dziekonski
Rachel Elfenbein
Aaron Haynes
Drew Herstine
Alexia Johnigan
Regina Lee
Ayesha Manzoor
Matthew Melhorn

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Jorge Gonzalez
Sarah Handy
Angela Landry
Darren Lawhon
Youliana Mikhael
Cory Reynolds
Holly Richey
Ian Rouleau
Anna Senra
Jessica Shaddock
Michael Siskowski
67.5% GENERAL AGENT
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Brandon Atchley
Michelle Barnett
Mercedes Bens

57.5% GENERAL AGENT

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Andrew Brennan
Miguel Diego Esquivel
Luc Do
Christopher Fortenberry
Daniela Gayol
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Shavonne Grant
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Hannah Hoon
Robert Jackson
Donnette Jones
Delvin Lanier
Courtney Lavitch
Victoria Lewis
John Lysaght
Akram Mirahmadi Shalamzari
Stanis Moanda
Skay Nusenu
Alexander Pham
Joseph Pizzoferrato
Jonathan Rindt
Ebony Romain

65% SUPERVISING AGENT

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Averigh Speciale
Katie Stahulak
Hisham Tabak
Paula Thompson
Damaris Trejo
Yeraldi Vila Gonzalez
William Walters
Brittmarie Yarian
Ayana Hill
Hannah Hoon
Robert Jackson
Donnette Jones
Delvin Lanier
Courtney Lavitch
Victoria Lewis
John Lysaght
Akram Mirahmadi Shalamzari
Stanis Moanda
Skay Nusenu
Alexander Pham
Joseph Pizzoferrato
Jonathan Rindt
Ebony Romain

62.5% SUPERVISING AGENT

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Mario Gino
Miguel Hernandez
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Jacob Barrett
Nikki Bein
Nicolette Benecke
Tiffany Bertao
Juan De Luna
John Depenbrok
Josephine Dole
Carlos Duckworth
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Xavier Cleveland
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Dalila Conenna
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Matej Perisa
Miranda Pettitt
Kevin Pharaon
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Xela Pinkerton
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Danny Sour
Toni Spaliaras
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Matthew Sturgis
Alessandro Succurro
Micah Sundholm
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Deisy Torrijos
Vivian Trinh
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Seraiah Vinson
Allison Watson
Brooke Webster
Nikko Wilder
David C Williams
Krystal Williams
Daniel Wolf
Hayden Zeigler
Elvia Zuniga
52.5% SUPERVISING AGENT
Lucy O'Neil
Cynthia Ortiz



Why I Do What I Do



Susan Fuldauer
Division Vice President
Public Relations

Do you ever stop and ask: Why do we do what we do? Or, making it a bit more personal; why do I do what I do?

It's actually a profound question and can be the driving force behind your most intentional actions every day. Knowing your motivation, your *Why*, is significant, especially in our business of protecting working families.

Do we *really* understand what our in-home and (now) virtual visits mean to a family? Do we *fully* understand what comes from a presentation of our benefits program to a union or credit union Executive Board? Do we *truly* understand the impact we have when we stand on picket lines or (now) drive-in caravan protests to demand good wages and protections for all workers?

It's important to understand the "why" of what we do and the impact we create when we

get it done right. This is what keeps us going, especially when times are tough, meetings and appointments are canceled, and a pesky global pandemic arrives. But it's exactly for when that pesky pandemic arrives that we do what we do. None of us have a crystal ball to look into the future, so we must plan for the unknown and untimely occurrences. If nothing else, this pandemic has laid bare the need to be prepared. It has shown all of us the reality of why insurance is so important for working families, along with the need for adequate safety protections, health care, and good wages.

"This is what keeps us going..."

As a company this is why we stand with workers on picket lines and participate in drive-in protest caravans. And, above all, this is the "Why" of what we do. It is for the

stories that each of us have experienced when a family we visited has faced the ultimate loss, that of a loved one. We also have data telling this story and providing us the answer behind the "Why?"

Below is the data from 2019 that answers the question "Why?"

2019 data shows we had:

- 4.76 million AD&D claims paid
- 215.5 million total claims paid
- 651 thousand waived premiums
- 401 rallies, picket lines, and events attended in support of working families
- Hundreds of Baskets of Hope delivered by Team PR to families in need

I've been with AIL for 35 years now, and I will always remember the individuals and families personally impacted by the delivery of a claim check. Providing this assistance in the greatest time of need is a very humbling experience.

The financial relief that a claim check provides and the extreme gratitude in a family's emotional and uncertain time is exactly *why we do what we do.* ☺

Q2 PR Contributions

- 1199SEIU UHWE—Capital Distr** — COVID Relief Donation
- 1199SEIU UHWE Mass Div** — COVID Relief Donation
- 1199SEIU UHWE—Rochester** — COVID Relief Donation
- AFSCME 100** — COVID Relief Donation
- AFSCME 1095** — COVID Relief Donation
- AFSCME 2028** — COVID Relief Donation
- AFSCME COUNCIL 4** — COVID Relief Donation
- AFSCME Florida Council 79** — COVID Relief Donation
- AFT 03216** — COVID Relief Donation
- Alliance for Retired Americans** — Donation
- ATU 757** — COVID Relief Donation
- Buffalo PFF 282** — COVID Relief Donation
- Cape Breton Building Trades Council** — Scholarship
- Carpenters Local Union 330** — COVID Relief Donation
- CJA 279** — COVID Relief Donation
- CWA 1106** — Event Sponsorship
- CWA 4302** — COVID Relief Donation
- CWA 6300** — Golf Tournament Sponsorship
- Eastern Missouri Laborers' District Council** — Golf Tournament Sponsorship
- Elderly Housing Development & Operations Corp** — Donation
- Greater PA Regional Council of Carpenters** — COVID Relief Donation
- IATSE 126** — COVID Relief Donation
- IATSE 205** — COVID Relief Donation
- IATSE 38** — COVID Relief Donation
- IATSE 479** — COVID Relief Donation
- IATSE 500** — COVID Relief Donation
- IATSE 51** — COVID Relief Donation
- IATSE 80** — COVID Relief Donation
- IATSE 871** — COVID Relief Donation
- IBEW 543** — COVID Relief Donation

- IBT 26** — Golf Tournament Raffle Prize
- IBT 295** — Scholarship Fund Journal Ad
- IBT 322** — COVID Relief Donation
- IBT 331** — Scholarship Fund Souvenir Journal Ad
- IBT 337** — COVID Relief Donation
- IBT 385** — COVID Relief Donation
- IBT 743** — COVID Relief Donation
- IBT 760** — COVID Relief Donation
- Illinois State AFL-CIO** — Convention Ad Sponsorship
- International Association of Bridge, Structural, Ornamental and Reinforcing Iron Workers** — Donation
- International Association of Machinists and Aerospace Workers** — Donation benefiting Guide Dogs of America
- International Federation of Professional and Technical Engineers** — Donation
- International Union of Police Associations** — Donations
- Iowa Federation of Labor, AFL-CIO** — Convention/Conference
- IUOE 882** — Scholarship
- IUOE 9** — COVID Relief Donation
- IUPAT 188** — COVID Relief Donation
- Jobs with Justice** — Event Sponsorship & Donation benefiting Jobs With Justice Workers Solidarity Fund
- Labor Tribune** — Donation
- LIUNA 1010** — Member Health Fair and Fundraiser Sponsorship
- LIUNA 464** — COVID Relief Donation
- LIUNA 561** — COVID Relief Donation
- Massachusetts Nurses Assoc** — COVID Relief Donation
- MWPHGL of CA** — Community Food Drive Sponsorship
- NB Fed Of Snowmobile Clubs** — Seasonal Sponsorship

- NC Assc Of School Resource OFC** — COVID Relief Donation
- New Brunswick Federation of Labour** — Donation benefiting Blair Doucette Summer Camp
- New Brunswick Federation of Labour** — Scholarship
- Operative Plasterers' and Cement Masons' International Association of the United States and Canada** — Donation
- PPF 441** — Hole Sponsorship
- PPF 60** — COVID Relief Donation
- RWAW 36** — COVID Relief Donation
- SEIU 513** — COVID Relief Donation
- Southeast Missouri Central Labor Council, AFL-CIO** — Hole Sponsorship
- UA 102** — COVID Relief Donation
- UAW 2121** — COVID Relief Donation
- UFCW 1996** — COVID Relief Donation
- UFCW 400** — COVID Relief Donation
- UFCW 480** — COVID Relief Donation
- UFCW 536** — COVID Relief Donation
- UFCW 555** — COVID Relief Donation
- Union Sportsmen's Alliance**
- UNITE HERE 23** — COVID Relief Donation
- UNITE HERE 74** — COVID Relief Donation
- USW District 10** — COVID Relief Donation
- Virginia State Firefighters Association** — COVID Relief Donation
- Volusia United Educators** — COVID Relief Donation
- WA COPS** — COVID Relief Donation
- Will & Grundy Counties Building Trades Council** — Golf Outing Sponsorship

Contributions listed are from April through June.



NEW ASSOCIATES

PER MANAGER

SA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Moriah Chandler	5	Matt Henderson	Bracken Jensen	2	AO	Juan Leonardo	2	Giglione-Ackerman	Anne Marie Giron	2	Theodore Pappas
Taleb Jammoul Hajali	5	Beto Quintero	Gunnar Jorstad	2	AO	Jennifer Orellana	2	Hemerson Gonzalez	Antonio Chacin	2	Beto Quintero
Solgeis Cardozo Mijares	4	Gonzalez-H-W	David Todd	2	AO	De Gonzalez	2	Hemerson Gonzalez	Christian Cortes	2	Beto Quintero
Iv Menache	4	Albert Serur	Kendra Orng	2	AO-Orng	Maria Arevalo	2	Gonzalez-H-W	Cesar Perez Ramirez	2	Beto Quintero
Klaudio Merizaj	3	Mario Hajro	Charlene King	2	Simon Arias	Anizabeth Parra Gonzalez	2	Gonzalez-H-W	Victor Romero	2	Beto Quintero
Benzacck Cooper	3	Hart-Dushaj	Zachery McHattie	2	Simon Arias	Narayana Pena Gutierrez	2	Gonzalez-H-W	Casey Stathopoulos	2	Serur-Yagjian
Benjamin Kesterson	3	Hart-Dushaj	Abeni Reynolds	2	Simon Arias	Kevin Kennedy	2	Brett Gryska	Sky Plunkett	2	S-S-Bendure-Hartwig
Anton Ljuljdjuraj	3	Hart-Dushaj	Rodney Jones	2	Slav Bitman	Carrington Hanna	2	Mario Hajro	Selena Colon	2	S-S-Parks-Salvaggi
Helgi Bistochett Navarro	3	HO Houston Latino	Christy Ritts	2	Richard Correa	Lorie Jackson	2	Henderson-McLaughlin	Peter Baney	2	Moswen Taylor
Victor Martel	3	HO Houston Latino	Lawrence Smith	2	Richard Correa	Jorge Caridad	2	HO Houston Latino	Adam Calnan	2	Kris Thieme
Maria Bonilla Borrego	3	Beto Quintero	Kaleigh Brann	2	Laura Fisher	Victoria Nihizer	2	Kevin Holtz	Gregory Walker	2	Tommy Vena
Sara Hernandez	3	Beto Quintero	Melissa Nunez	2	Laura Fisher	Sarah Colten	2	Sabrina Lloyd	Taylor Kay	2	Dustin Venekamp
Jhanna Valerio Vivas	3	Beto Quintero	Brittany Pereira	2	Fisher-Zuzick	Courtnei Johnson	2	London Nelson	Alejandro Saladrigas	2	Dustin Venekamp
Brandon Carney	2	AO	Al-Shakise Anderson	2	Giglione-Ackerman	Jorge Junco	2	Bob Olson	Jared Jones	2	Williams-Akinade-Musso

MGA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Patricia Contreras	19	Beto Quintero	Patrycja Grudzinska	5	Sabrina Lloyd	Joshua Yurinko	4	Tommy Vena	Jean Romero Capote	3	HO Houston Latino
Walter Icaza	15	Beto Quintero	Keeland Bryant	5	Ernest Powell	Michael McKiernan	4	Dustin Venekamp	Marie Laine	3	Kyle Johnson
Sergio Carta	11	Beto Quintero	Nicole Sanders	5	Michael Vasu	Awa Babou	4	Williams-Akinade-Musso	Duane Shaw	3	Sabrina Lloyd
Zach Otto	10	Sabrina Lloyd	Eugene Garcia	5	Dustin Venekamp	Harold Durana	3	AO	Jake Gelb	3	Nick Moore
Joseph Gojcay	9	Hart-Dushaj	Joshua Olin	4	AO	Mark Neilson	3	AO	James Sodan	3	Nick Moore
Aaron Piotrowski	9	Sabrina Lloyd	Patrick Knouse	4	Slav Bitman	Joseph Tomanovich	3	AO	Alexis Gomez	3	Corey Neff
Clayton Slaughter	8	Michael Vasu	Alma Lozano	4	Richard Correa	Timothy Bugge	3	Simon Arias	Marie Campbell	3	Bob Olson
Angel Contreras	7	Gonzalez-H-W	Veronica Coval	4	Laura Fisher	William Dugan	3	Simon Arias	Ransey Vazquez	3	Bob Olson
Edward Leon	7	Hart-Dushaj	Doron Freud	4	Giglione-Ackerman	Bethany Evans	3	Simon Arias	Shahab Mahdavinejad	3	Theodore Pappas
Beau Locker	7	Matt Henderson	Corey Helly	4	Giglione-Ackerman	Elyse Bryan	3	Souley Bah	Ryan Wilson	3	Philip Prata
Tahis Quintero Bonilla	7	HO Houston Latino	Mauro Capozucca	4	Gonzalez-H-W	Erin Allen	3	Richard Correa	Bryan Juskiw	3	S-S-Bendure-Hartwig
Cody Gardner	7	Albert Serur	Arif Hajro	4	Mario Hajro	Heriberto Chavez	3	Richard Correa	Derek Foore	3	S-S-Parks-Salvaggi
Augusto Arango	6	Hemerson Gonzalez	Paul Smith	4	Zach Hart	Joshua Goodman	3	Richard Correa	David Carpenter	3	Dustin Venekamp
Jeffrey Hall	6	Serur-Yagjian	David Rigney	4	Kevin Holtz	Jeff Wentworth	3	Laura Fisher	Genna DeMetsenaere	3	Andrew Wagner
Jason Bratin	5	Simon Arias	Ashley Clarke	4	Ernest Powell	Anthony Almeida	3	Greg Graham	Kasali Kotun	3	Williams-Akinade-Musso
Alberto Alcalá	5	Ryan Bisanz	Peter Gabranski	4	Serur-Yagjian	Elias Boles	3	Brett Gryska	Joy Vann-Austin	3	Jamison Weatherspoon
Matthew Turnquist	5	Richard Correa	Rebecca Mehlinger	4	Serur-Yagjian	Tyler Dahlin	3	Brett Gryska	Jeffrey von Kienast	3	Josh West
Philip Roffi	5	Cindy Furer	Christopher Ross	4	Serur-Yagjian	Brandon Neal	3	Hart-Dushaj	Jean Joseph	3	Tom Williams
Ryan Witham	5	Brett Gryska	Jeffrey Tillman	4	S-S-Bendure-Hartwig	Eldine Mpanzu	3	Andre Hawthorne			

GA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Kiyo Vidal	14	Beto Quintero	Eric Caballero	3	Richard Correa	Jordan Stelzer	2	Richard Correa	Marsei Hogan	2	Ernest Powell
Doris Martinez Garcia	8	Beto Quintero	Anthony Marsella	3	Laura Fisher	Justin Rydziel	2	Laura Fisher	Kelly Schoenherr	2	Philip Prata
Adel Al Choufi Naim	7	Gonzalez-H-W	Ashley O'Donal	3	Laura Fisher	Chilynn Acevedo	2	Fisher-Zuzick	Timothy Wilson	2	Philip Prata
Jacob Brown	7	Hart-Dushaj	Astrid Castrillon	3	Hemerson Gonzalez	Donna Rankin	2	Fisher-Zuzick	Jacquelynn Strobbe	2	Tiffany Roland
Alfredo Garcia	6	Beto Quintero	Yeraldi Vila Gonzalez	3	Gonzalez-H-W	Ameenah Little	2	Giglione-Ackerman	Ebony Romain	2	Serur-Yagjian
Christian Gojcay	5	Hart-Dushaj	Tammy Gawron	3	Brett Gryska	Joseph Stapleton	2	Giglione-Ackerman	Michael Dowler	2	S-S-Bendure-Hartwig
Joe Lewo	5	Matt Henderson	Ian Rouleau	3	Zach Hart	Santiago Calle Ramirez	2	Hemerson Gonzalez	Danny Juskiw	2	S-S-Bendure-Hartwig
Abel Gamo	5	Beto Quintero	John Curry	3	Hart-Dushaj	Nelly Cuba De Tabares	2	Gonzalez-H-W	Daniel Foore	2	S-S-Parks-Salvaggi
James Fangmann	5	Albert Serur	Rana Shirer	3	Kevin Holtz	Antonino Taormina	2	Brett Gryska	Michael Sherwood	2	S-S-Parks-Salvaggi
Ariana Jones	4	Simon Arias	Kendall Wilson	3	Sabrina Lloyd	Klaudio Martinaj	2	Mario Hajro	Andrew McAllister	2	Moswen Taylor
Adem Abdula	4	Giglione-Ackerman	Daniel Pacheco	3	Beto Quintero	Katherine Lim	2	Mathew Hart	Nicole Preston	2	Kris Thieme
Nabil Atallah	4	Giglione-Ackerman	Daniel Durgin	3	Serur-Yagjian	Gjon Ljuljduraj	2	Hart-Dushaj	Stephanie Dunbar	2	Michael Vasu
Jillian Getz	4	Mario Hajro	Sandy Metellus	3	Serur-Yagjian	Tobechukwu Oraegbu	2	Andre Hawthorne	Isaac Foster	2	Michael Vasu
Elvis Tinaj	4	Hart-Dushaj	Ryan Haynes	3	Tommy Vena	Tyler Cox	2	Matt Henderson	Victor Holmes	2	Michael Vasu
Rafael Medina	4	HO Houston Latino	Sherrie McCarty	3	Dustin Venekamp	Steven Baum	2	Sabrina Lloyd	Stacye Tanksley	2	Michael Vasu
Shiv Patel	4	Sabrina Lloyd	Aaron Ebel	2	AO	Ayana Hill	2	Sabrina Lloyd	Tanner West	2	Michael Vasu
Jonathan Ramirez	4	Beto Quintero	Mark Auvil	2	Simon Arias	Skay Nusenu	2	Sabrina Lloyd	Jammal Coleman	2	Andrew Wagner
Roxie Soto	4	Beto Quintero	Chad Boskat	2	Simon Arias	Dulce Paz	2	Sabrina Lloyd	Jessi Wolski	2	Williams-Akinade-Musso
Kanella Glimenakis	4	Serur-Yagjian	Joshua Wang	2	Ryan Bisanz	Damaris Trejo	2	Sabrina Lloyd	Devon Chapman	2	Jamison Weatherspoon
Benjamin Ortlip	3	AO	Myles Coston	2	Slav Bitman	Martin Salavec	2	Travis Moody	DeAndre Coleman	2	Jamison Weatherspoon
Roy Stephens	3	AO	Demetrius James	2	Slav Bitman	Daniel Ramirez	2	Corey Neff	Olivia Rayn	2	Jamison Weatherspoon
Christie Jauch	3	Simon Arias	Kevin Dimery	2	Richard Correa	Kevin Amador	2	Bob Olson	Geoffery Osili	2	Josh West
Erica Robertson	3	Simon Arias	Peter Pedro	2	Richard Correa	Asad Ahmed	2	Theodore Pappas	Alec Seibold	2	Josh West
Jonathan Williams	3	Simon Arias	Rajat Shrestha	2	Richard Correa	Katy Rivera	2	Theodore Pappas			

RGGA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Walter Icaza	30	Beto Quintero	Robert Janev	20	Sabrina Lloyd	Andy Batten	15	Michael Vasu

NEW ASSOCIATE – \$1,000 contract-to-date new agent

THE MINIMUMS FOR RECOGNITION ARE:
SA & GA – at least two new associates during the month
MGA – at least three new associates during the month
RGGA – top three RGAs during the month

This list recognizes SAs, GAs, MGAs and RGAs for the number of new associates under their hierarchy for the month.

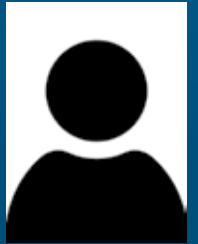
LEGACY

RECRUITING PROGRAM

TOP RECRUITING AGENTS** JUNE

TOTAL LEGACY RECRUITERS: 470

TOTAL LEGACY RECRUITS: 644



Ivonne Leon Viviescas
9 Recruits
Beto Quintero



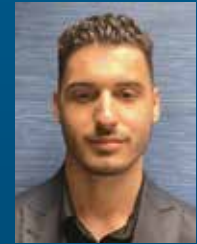
Laura Parra Claros
8 Recruits
Beto Quintero



Astrid Castrillon
6 Recruits
Hemerson Gonzalez



Cesar Fischer
6 Recruits
Beto Quintero



Anton Tinaj
6 Recruits
Hart-Dushaj

NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS
Ivonne Leon Viviescas	9	Anton Ljuljdjuraj	3	Nelly Cuba De Tabares	2	Brandon C Johnson	2	Kirsten Puhl	2	Trace Johnson	2
Laura Parra Claros	8	Michael McKiernan	3	Stephanie Dunbar	2	Stephanie Dunbar	2	Joshua Reyes	2	Kyle Jones	2
Astrid Castrillon	6	Samuel Miller	3	Daniel Durgin	2	Kyle Jones	2	Rita Rider	2	Avi Kauderer	2
Cesar Fischer	6	Brandon Minor	3	Nathaly Echeverria	2	Avi Kauderer	2	Jessica Rosenberg	2	Zachery Kertulis	2
Anton Tinaj	6	Andres Moreno	3	Sonia Espitia	2	Zachery Kertulis	2	Rhiannon Ruiz	2	Michael Khanjahanbaksh	2
Shiv Patel	5	Angelique Piquion	3	Gina Eudy	2	Michael Khanjahanbaksh	2	Cameron Russell	2	Vantasia Land	2
Bruce Alford	4	Iris Saavedra	3	Aubree Feilen	2	Vantasia Land	2	Alejandro Saladrigas	2	Stacey Lang	2
Kathryn Colin	4	Mam Njamba Samba	3	Jerrica Fleming	2	Stacey Lang	2	Sarah Saleim	2	Baylee Lillard	2
Raquel Grays	4	Jasmine Snell	3	Jacob Fredal	2	Baylee Lillard	2	Lawrence Smith	2	Osteen Lopez Leal	2
Glenn Johnson	4	Shuana Tussing	3	Ivoni Fuimaono	2	Osteen Lopez Leal	2	Danny Souri	2	Felipe Machado-Santanna	2
Jorge Junco	4	Aldalyne Aldana Bello	2	Peter Gabranski	2	Felipe Machado-Santanna	2	Jordan Stoddard	2	Lebert McBean	2
Katherine Lim	4	Anthony Almeida	2	Arif Hajro	2	Lebert McBean	2	Bowen Sweeney	2	Chris McFoy	2
Sherrie McCarty	4	Aisha Babbitt	2	Frank Hardy	2	Chris McFoy	2	Nolan Threlkeld	2	Deborah Mitchell	2
Camilo Rodriguez	4	Christina Babcock	2	Daniel Higuaita Silva	2	Deborah Mitchell	2	Deisy Torrijos	2	Stacey Newman	2
Gregory Rudolph	4	Stephanie Bell	2	Kevin Pakpahan	2	Stacey Newman	2	Escarling Urena De Veloz	2	Victoria Nihizer	2
Zeljka Sarkanovic	4	Ramando Bernard	2	William Parmeter	2	Victoria Nihizer	2	Joy Vann-Austin	2	Joy Vann-Austin	2
Susana Al Choufi Naim	3	Mark Bernsdorff	2	Nevin Pastrano	2	Joy Vann-Austin	2	Yeraldi Vila Gonzalez	2	Yeraldi Vila Gonzalez	2
Ana Bustos-Garrido	3	Elizabeth Blake	2	Wendy Peragondej	2	Yeraldi Vila Gonzalez	2	Marisol Villota	2	William Parmeter	2
Jean Aurelus	3	Jayvon Braxton	2	David Perello	2	Marisol Villota	2	Marismely Wilhelm	2	Nevin Pastrano	2
Cara DeFiore	3	Alante Brown	2	Tina Pitts	2	Marismely Wilhelm	2	Joshua Williams	2	Wendy Peragondej	2
Jack Emmert	3	Mauro Capozucca	2			Joshua Williams	2		David Perello	2	
Michael Lewo	3	Jorge Caridad	2						Tina Pitts	2	

TOP RECRUITING AGENTS** YTD

TOTAL LEGACY RECRUITERS: 1,513

TOTAL LEGACY RECRUITS: 2,713

NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS
Astrid Castrillon	30	Casey Jarratt	9	Gregory Rudolph	7	Joshua Williams	6	Chase Miller	5	Cesar Perez Ramirez	5
Cesar Fischer	21	Iris Saavedra	9	John Curry	6	Jatavious Adams	5	Erica Robertson	5	Erica Robertson	5
Raul Bravo	20	Michael Lewo	8	Jonathan Da-al	6	Tiffany Babin-Washington	5	Adianez Rodriguez	5	Philip Roffi	5
Glenn Johnson	17	Alma Lozano	8	Kelly Ekker	6	Corey Bode	5	Cartiza Rojas	5	Joseph Stapleton	5
Laura Parra Claros	14	Sherrie McCarty	8	Rodrigo Garcia	6	Ana Bustos-Garrido	5	Rosa Teixeira	5	Gianni Toma	5
Ivonne Leon Viviescas	13	Zeljka Sarkanovic	8	Ryan Haynes	6	Solgeis Cardozo Mijares	5	Joseph Tomanovich	5	Joseph Tomanovich	5
Ryan Fickert	12	Bruce Alford	7	Zachery Kertulis	6	Jorge Caridad	5	Dana Velez	5	Dana Velez	5
Ransey Vazquez	12	Nelly Cuba De Tabares	7	Stacey Lang	6	Sonia Espitia	5	Matthew A Wilson	5	Matthew A Wilson	5
Diego Cordeiro	11	Robert Hughes	7	Ryan McIntosh	6	Marsei Hogan	5				
Michael McKiernan	11	Christie Jauch	7	Linda Mitchell	6	Kingsley Ibeh	5				
Mohamad Raychouni	11	Jorge Junco	7	Andres Moreno	6	Walter Icaza	5				
Deven Brijmohan	10	Ahmed Kassem	7	Shiv Patel	6	Eno Iftiu	5				
Matthew Cartwright	10	Jalaleddin Kazemisaeid	7	Mario Ruiz	6	Trace Johnson	5				
Gina Eudy	10	Robert Martik	7	Cherrish Taylor	6	Tiffany Lance	5				
Mam Njamba Samba	10	Sebastian Meneses	7	Anton Tinaj	6	Don Mazzarri	5				

▼ By Number of Legacy Recruits. Top Legacy Recruiting Agents listed have at least 2 Legacy Recruits.
 ● Spotlight will picture the top 5 Legacy Recruiting Agents based on number of Legacy Recruits. Spotlight may picture more or less than 5 in case of a tie.
 ■ The number of YTD Legacy Recruits listed for Spotlight recognition may be different than the number of YTD Personal Recruits reported for Globe Life Achievement Award eligibility due to the counts being calculated differently.

LEGACY RECRUITING CLUB

MEMBERS

— By Number of Eligible Legacy Recruits*

Bryan Juskiw S-S-Bendure-Hartwig 15 Recruits GOLD	Zachery Kertulis S-S-Parks-Salvaggi 15 Recruits GOLD	Dana Velez Gonzalez-H-W 15 Recruits GOLD	Shiv Patel Sabrina Lloyd 11 Recruits SILVER	Glenn Johnson James Cunningham 10 Recruits SILVER	Brandon Minor AO 10 Recruits SILVER
Joy Vann-Austin Jamison Weatherspoon 10 Recruits SILVER	Angelique Piquion Williams-Akinade-Musso 7 Recruits BRONZE	Jorge Caridad HO Houston Latino 6 Recruits BRONZE	Michael Lewo Matt Henderson 6 Recruits BRONZE	John Curry Hart-Dushaj 5 Recruits BRONZE	Jesse Fullmer AO 5 Recruits BRONZE
Robin Gonzalez James Cunningham 5 Recruits BRONZE	Joanna Hansen AO 5 Recruits BRONZE	Marsei Hogan Ernest Powell 5 Recruits BRONZE	Eno Iftiu Mario Hajro 5 Recruits BRONZE	Anton Ljuljdjuraj Hart-Dushaj 5 Recruits BRONZE	Don Mazzarri HO Houston Latino 5 Recruits BRONZE
Jonathan Ramirez Beto Quintero 5 Recruits BRONZE	Victor Romero Beto Quintero 5 Recruits BRONZE	Alec Seibold Josh West 5 Recruits BRONZE	Anton Tinaj Hart-Dushaj 5 Recruits BRONZE	Gianni Toma Zach Hart 5 Recruits BRONZE	Mahdi Wade S-S-Bendure-Hartwig 5 Recruits BRONZE

*A Legacy Recruit is considered eligible (will count towards qualification levels) when he/she has submitted \$2,000 Net ALP

Make Tomorrow Better



Miami, FL

American Income Life, in partnership with the Beto Quintero SGA offices, donated \$15,000 to the Leukemia and Lymphoma Society, Southern Florida Chapter.

The Leukemia and Lymphoma Society's mission is to cure leukemia, lymphoma, Hodgkin's disease and myeloma, and improve the quality of life of patients and their families. LLS is at the forefront of the fight to cure cancer, and is the largest funder of cutting-edge research to advance cures.



Cleveland, OH

American Income Life, in partnership with the Surace-Smith SGA offices, donated \$15,000 to All School Assemblies Ohio (ASAP). According to Jim Surace, this organization facilitates about 30 assembly programs a year in dozens of local schools.

ASAP provides hope and answers through quality no-cost or low-cost school assemblies in the Greater Cleveland area. Thousands of students have heard messages of hope and encouragement from speakers including ex-pro athletes, professional musicians, etc.



WHY WE DO WHAT WE DO



Scott Dehning

Division Vice President of Field Operations

Why do we do what we do? In these difficult times, it can be challenging to feel significant, especially when things seem out of control. We need to constantly remind ourselves why we do what we do.

Why do we offer people insurance and give them hope at their most vulnerable moments? When families and individuals become ill or lose their loved ones, they look to us for support during these tough times. They look to us for some assurance.

Our role in society is to be the beacon of hope so individuals and families can focus on getting through an already tough time without worrying so much about the financial burden. We do what we do because we want to see a smile in times of despair and to see people that need help access it without hurdles.

To that family facing endless medical bills, our coverages help ease their pain. To that family that has lost a loved one, our policies provide hope for the future. To families that have lost their breadwinner's income and are in danger of losing their home, we represent a chance for them to maintain their lifestyle.

We do what we do because it makes life better for others.

The COVID-19 pandemic has shown us that we are needed now more than ever. Many individuals are at high risk of getting infected and losing loved ones. Many have lost their jobs and sources of livelihood. Many are facing anxiety and uncertainty as they wonder what will happen next. A good number of people are using up their savings, not knowing what they will depend on tomorrow. This is where we step in and become just what people need: hope and support. We represent an institution that supports our clientele in times of need.

We are going through some tough times currently. There is uncertainty everywhere. No one knows how tomorrow will be. The fear, uncertainty, stress, and loneliness are affecting the mental health of most of us. Things could get tougher, or better. No one really knows, and the most we can live for is hope. Life insurance helps assure people of hope. It shows people that there is a small aspect of their lives they can control.

Sometimes it can be difficult to make sense of things. When things seem to be falling apart, often we feel inadequate. It can be tough remembering the role we play and how our efforts help make a difference. Our impact may feel insignificant when there are bigger things happening in the world.

With this in mind, don't forget why we do what we do. We do it because there are people

who need us. There are people who need security, hope, assurance, less worry, and certainty, and it all comes in the form of protecting the things they value. Our work matters, and now we are needed more than ever before.

The second person I ever sold a policy to, I had to really talk him into buying it! Two weeks later, he was struck and killed while jogging. When I went back to see the family, the wife said they would have lost their home, farm, and everything they worked for if I hadn't talked her husband into buying that policy. It only takes one instance like that to understand the value we bring to the table and why we need to get up every morning to face the grind with a smile on our faces. We all have faced or will face a similar circumstance that once again will remind us how valuable what we do is and the need for people like us. Unlike most people, when we get out of bed each morning, we have the ability to change someone's life for the better. To me, that is a great job to have!

When I see the millions upon millions of dollars in claims we pay each and every year to people who would have had nothing else to rely on or fall back on, it brings back the memories of that second client and the way I felt knowing that I made a difference for that wife and family. From that day forward, I have been proud to say what I do and the reason that I do it, and I know you all would have to agree.

Let's get to work and serve our world for the rest of the year! 🙌

The BUSINESS ATHLETE

By **Ryan Bisanz**
State General Agent



WHICH **STEVE KERR** DO YOU KNOW?

The 5-time NBA Champion Basketball player? The President of Basketball Operations? The Sports Broadcaster and Commentator? The Voice of EA Sports NBA Live? The Contributing Writer for many newspapers and magazines? The 3-time NBA Champion Head Coach?

Often, top performers seem to come into our lives out of nowhere. We admire their success and wins. We wonder what their secret is. What are they doing? How do they do it? What we often don't see though, is the **PREPARATION, HARD WORK, RELENTLESS COMMITMENT, TENACITY, AND FAILURE** it takes to transform from a fledgling aspirant, to an elite achiever.



Photo used under Creative Commons from Golden Eagle Distributors.

As an amateur, and after being minimally recruited out of high school, Steve went on to be a member of the gold medal winning 1986 USA Men's Basketball Team. After blowing out his knee (often a career ending injury), Steve helped his Wildcats team reach the NCAA Final Four and set a NCAA record for 3-point percentage in a season.

As a professional, Steve played for multiple teams before landing an integral spot with the Chicago Bulls and winning 5 NBA titles. After retiring from playing basketball, Steve worked in executive roles, television roles, and sports publishing, before landing a job with a struggling Golden State Warriors franchise. Before Steve joined as coach, the team was just over .500 through the preceding 3 seasons. The first year with Steve, the Warriors set a franchise record with a 67-15 season.

THIS BEGAN THE YEARS OF WINNING THAT COULD BE REFERRED TO AS NOTHING LESS THAN A DYNASTY.

In many ways, the career of Steve Kerr parallels that of a member of American Income Life's and National Income Life's Agency Divisions.

Many thought Steve wasn't ready for the job. After all, it was his first NBA head coaching job. He wasn't just ready; he had been preparing for this his entire career. Just like starting out as a trainee with an AIL

or NILICO Agency, we have to learn the basics first. We have to apply the educational concept of "scaffolding." Everything we learn from day one builds on something we already have learned. I once heard a successful Agency Owner lay out how to achieve greatness in our industry. First, you learn the sales process, then you learn the recruiting process, then the leadership process. Really, like Steve did, you need to learn and achieve in each position, and at each process, before you can move to the next level.

When Steve moved into his role as head coach, he had already been a great player and learned from both great players and great coaches. It is no coincidence that a large part of the early success of the Warriors was based on modeling the triangle offense, and coaching techniques used by the Jordan and Jackson era Bulls. When we are mentored by greats, and we get to be in their presence, we are put in an environment to be great ourselves.

Whether your ultimate job is as an Elite Personal Producer, an MGA, RGA, or Agency Owner, there are few positions as honorable in the world as protecting families with our products. As Steve has shown us, start by being a great player. Get around people who are going to help you on your journey, and absorb and implement.

WHETHER IT IS AS A PLAYER, A COACH, OR BOTH, LET'S CHANGE LIVES. SM



TELL US how you relate sports or a sports figure to your career and life. If you see parallels between sports or sports figures and the AIL/NILICO life, submit your story of 500 words or less to lcry@ailife.com. If your story is selected, we'll give you a byline and feature your photo along with the article in a future issue of *Spotlight*.

"I THINK IT'S IMPERATIVE TO FOLLOW YOUR HEART AND CHOOSE A PROFESSION YOU'RE PASSIONATE ABOUT, AND IF YOU HAVEN'T FOUND THAT 'SPARK' YET, IF YOU'RE NOT SURE WHAT YOU WANT TO DO WITH YOUR LIVES — BE PERSISTENT UNTIL YOU DO." — STEVE KERR

WHY WE DO WHAT WE DO



The Claim That Changed My Life

I was servicing a policyholder, updating her beneficiary information, and one of the beneficiaries was there at the house. I rolled the referral into a presentation and through rapport building, found out that he had a total of 10 children. Her oldest son called his wife over, because they had just been speaking about getting insurance the week before. Since his mother had been happy with us for the past 16 years, he wanted to go with her company. As we started going through the app, I found out that his oldest daughter was 18 and already a mother. Since there was going to be plenty of paper work due to the large family size, I asked him to call her over to the house as we continued. She arrived and we were able to cover her and her one-year-old daughter. I had the clients lock in my number and vice versa before leaving. Two months later, the wife called me and told me that the 18-year-old daughter had died coming home from her graduation party; she couldn't find her folder and needed the certificate for the funeral home. I was with a trainee and in a presentation, and excused myself to take the call. As soon as I finished, I headed to meet the client at the funeral home, with the death claim and extra Freedom of Choice certificates. The family sent a handwritten thank you note, for cooperation and patience, and we sent flowers to the funeral. Taking care of the whole family became my number one priority from that day forward.



ASHLEY CLARKE
RGA Powell SGA Office

LIFE INSURANCE STATS:

51% of working adults in the United States would need to access savings to cover necessities if they missed more than one paycheck.

The average American dies with more than \$60,000 in debt.

40% of Americans are one missed paycheck away from poverty.

In my first month with AIL, one of the first sales I made was to my aunt and uncle. They were in their mid-fifties and in good health. It was assumed that they would live a long life. Two short years later, as I was coming up in the company, my aunt developed cancer. This once healthy woman got very sick very quickly. She passed away, leaving her husband behind. Thank God for the \$30,000 WL policy from AIL. This coverage provided relief from a terrible burden. The reason this claim is the one that stuck with me is I almost didn't sell my aunt and uncle a policy. I felt awkward approaching my family and friends, and asking them about getting life insurance. I almost didn't do it, but I am so glad I did. This anecdote helps me when coaching new agents. AIL has amazing products and great pricing. Make sure those closest to you have access to them. Don't be afraid of or feel awkward about getting your loved ones covered. No one knows what the future holds.



MATT DIULUS
RGA Arias SGA Office

I have been doing this for 17 years, and I have many stories to tell!

- I wrote a policy for nurse Lupe within my first six months with AIL. She referred her sister to me, and I was able to provide coverage for her family as well. Six months later, the brother-in-law Lupe referred died of a sudden heart attack. Needless to say, he did not have a heart issue nor was he taking any meds when we did the app. Because the policy was within the first two years, the family was not sure we would pay the claim. Medical records showed he had no medical issues, and the claim was paid.
- I had an appointment one evening for Rosa and her husband, who did not really like insurance and did not want to talk about it. Rosa wanted \$100,000 on him because she also had \$100,000. He was difficult but did sign the app. A year later, he died on his way home in his truck. I got the call on a Saturday afternoon from his heartbroken wife, who was in desperate need. Funeral arrangements were handled the following Thursday with help from Home Office.
- I just updated a policy in August of 2019 for 39-year-old nurse Jennifer, a single mom with two kids. Her mom called me July 12, 2020 to report that Jennifer had died that morning of upper respiratory failure. She could not find her daughter's folder but had my card. I sat on the phone with her and provided her with all that she needed to do.

I cherish my career with American Income Life because it gives me the ability to service families in their most desperate time of need.



MAX QUASEM
Career Agent Cohen-Cohen SGA Office

For every one family that loses their home to a fire, four lose their home because of the death of a breadwinner.

Reasons for NOT Purchasing Life Insurance:

- 32% say they have enough
- 19% have other financial priorities
- 19% can't afford it

One of the stories that sticks out the most to me is a young family I helped a few years back. I got a call from the dad asking if all the kids were covered on the policy, and I let him know all the kids under 18 were covered under the term rider. He informed me that his 22-year-old son had died suddenly, and he was down in Florida. I remember him asking if I could set coverage up for him, but because he was out of state and over 18, I wasn't able to get him a policy. His parents were supposed to contact me when he came home at Christmas and they forgot. This is a prime example of how short life is and why waiting until next time shouldn't be an option. I felt so terrible that I couldn't have helped them more by writing a policy for their son. But he made sure all of his older kids and their families were covered because they didn't have the \$16,000 for the son's funeral.



ASHLEY RUST
Agent James Cunningham SGA Office

My most memorable claim story isn't actually mine; it's from an agent of mine who has been one of my best friends since kindergarten. He moved to Indiana from Ohio last year, after leaving his job hanging gutters. Shortly into his career, he wrote up a referral that he collected from a union member. The parents were both uninsurable so he wrote up a Head Start on their child for \$25,000. Less than 24 hours later, all three of them were killed in a highway accident that made the news here in Indiana, and the grandparents called our office because they found the AIL folder on their kitchen table. Extremely sad, but that claim was able to pay for all three funerals and AIL paid it out immediately.



JOSH WEST
SGA

Reasons to Purchase Life Insurance:

- Income replacement 37%
- Final expenses 30%
- Pay off mortgage 27%
- Children's education 14%

Sources:
LIMRA 2019 Insurance Barometer Study
MarketWatch, "Millions of Americans are just one paycheck away from 'financial disaster'" (July 9, 2020)
CBS News, "40% of Americans are only one missed paycheck away from poverty" (July 9, 2020)
Brammall, Bruce. *Debt Man Walking: A 10-Step Investment and Gearing Guide for Generation X*



CATEGORY I



1
TRAVIS DANIELS
TIONESTA, PA



2
PAM MONETTI
BUNKER HILL, IL



1
GEORGE FARENTHOLD
WASHINGTON, DC



2
KATHY PAPPAS
ROSLYN HARBOR, NY



1
SARAH THOMSON-DUFRECHOU
MEMPHIS, TN



2
KRISSA HENSLEY
TOLEDO, OH

CATEGORY II

CATEGORY III

CATEGORY IV



1
CINDY KUNCE
CANFIELD, OH



2
LARRY LOZANO
SAN JOSE, CA



1
LAURIE GRUBER
HAMMOND, WI



2
MORGAN BREIER
SWARTZ CREEK, MI



1
KATY HOGGE
CENTERVILLE, UT



2
MARK FLEMM
LEECHBURG, PA

CATEGORY V

CATEGORY VI

CATEGORY VII



1
BRENDA WADEY
CALGARY, AB



2
WILLIAM ROL
HONOLULU, HI



1
CHAS ROBINSON
OTTAWA, ON



2
KELLY PENICK
BURLESON, TX

CATEGORY VIII

TOP MANAGERS

CATEGORY I



1
CHRISTA DAVIS
YORBA LINDA, CA

CATEGORY II



1
JUDY SPADE
LIBERTY CENTER, OH

CATEGORY III



1
DEBORAH BOLES
COQUITLAM, BC

INDIVIDUAL REPS: JUNE

Category	Rank	Rep	Cards	Obj	% Obj
I	1	Travis Daniels	2,543	1,287	197.6%
	2	Pam Monetti	1,812	1,370	132.3%
	3	David Scalisi	2,066	1,641	125.9%
II	1	George Farenthold	1,825	1,215	150.1%
	2	Kathy Pappas	1,572	1,059	148.5%
	3	Anna Guido Rohrer	1,859	1,253	148.3%
III	1	Sarah Thomson-Dufrechou	1,827	885	206.5%
	2	Krissa Hensley	1,988	1,002	198.4%
	3	Ralph Beard	779	914	85.3%
IV	1	Cindy Kunce	1,662	733	226.7%
	2	Larry Lozano	1,385	752	184.1%
	3	Donna LaMontagna	939	836	112.3%
V	1	Laurie Gruber	1,955	716	272.8%
	2	Morgan Breier	1,574	670	235.1%
	3	Becky Cutler	1,048	709	147.8%
VI	1	Katy Hogge	1,445	628	230.0%
	2	Mark Flemm	854	628	135.8%
	3	George Murry	774	597	129.7%
VII	1	Brenda Wadey	2,974	523	568.6%
	2	William Rol	2,294	513	447.3%
	3	Jessica Christersson	1,050	530	198.2%
VIII	1	Chas Robinson	856	458	186.8%
	2	Kelly Penick	676	462	146.3%
	3	Curtis Blair	657	458	143.2%
Rookie	1	Morgan Breier	1,574	670	235.1%
IceBreaker	1	Brenda Wadey	2,974	523	568.6%

ALL TIME RECORD: 18,960 Cards

INDIVIDUAL REPS: YTD

Category	Rank	Rep	Cards	Obj	% Obj
I	*1	Malka Arony	25,433	16,434	154.8%
	2	Pam Monetti	9,819	8,217	119.5%
	3	Travis Daniels	8,009	7,721	103.7%
II	*1	Robin Denham	9,056	7,530	120.3%
	2	Tim O'Connor	7,880	6,968	113.1%
	3	Tony Anderson	7,360	6,938	106.1%
III	*1	Al Wall	7,183	5,539	129.7%
	2	Timothy Leary	6,397	6,112	104.7%
	3	Krissa Hensley	6,286	6,012	104.6%
IV	*1	Erica Dalager	9,943	5,289	188.0%
	2	Lisa Bennett	7,573	5,136	147.4%
	3	Larry Lozano	6,141	4,514	136.1%
V	*1	Patrena Smith	9,980	4,063	245.7%
	2	Morgan Breier	8,139	4,018	202.6%
	3	Randy Stockley	7,374	4,093	180.2%
VI	*1	George Murry	5,734	3,582	160.1%
	2	Katy Hogge	4,798	3,770	127.3%
	3	Mark Flemm	4,591	3,771	121.8%
VII	*1	William Rol	8,323	3,077	270.5%
	2	Brenda Wadey	5,973	3,139	190.3%
	3	Criseida Hernandez	4,688	3,333	140.7%
VIII	*1	Joseph Tibayan	3,955	2,750	143.8%
	2	Chas Robinson	3,899	2,750	141.8%
	3	Linh Nguyen	3,365	2,837	118.6%

ALL TIME RECORD: 61,879 Cards — DENISE BOWYER

MANAGERS: JUNE

Category	Rank	Manager	Cards	Obj	% Obj
I	1	Christa Davis	9,623	5,826	165.2%
	2	Cindy Cleary	6,076	5,770	105.3%
II	1	Judy Spade	7,084	5,220	135.7%
	2	Beth Farm	5,691	5,006	113.7%
III	1	Deborah Boles	3,596	2,196	163.7%
	2	Katherine Pratt	4,488	3,665	122.4%

MANAGERS: YTD

Category	Rank	Manager	Cards	Obj	% Obj
I	*1	Christa Davis	49,009	34,955	140.2%
	2	Cindy Cleary	36,203	34,623	104.6%
II	*1	Beth Farm	30,389	30,033	101.2%
	2	Stephanie Baumann	25,297	25,113	100.7%
III	*1	Deborah Boles	15,446	13,179	117.2%
	2	Rosanna Gill	20,645	18,394	112.2%

MOST ORIGINAL CARDS GENERATED: YTD

- 1** PATRENA SMITH 6,375
- 2** TRAVIS DANIELS 4,288
- 3** ERICA DALAGER 3,408



1
PATRENA SMITH
EAST HARTFORD, CT

PUBLIC RELATIONS CATEGORIES ARE AS FOLLOWS

Rep Categories I-VIII assigned using average of leads generated last 3 years. For Reps with less than 3 years of service, 425 cards per month was applied for months with no production unless the average of their actual production was higher. To be recognized at Convention, Rep must meet minimum 80% of Objective.

Manager Categories I-III assigned using average of lead production last 3 years for their respective territories. To be recognized at Convention, Manager must meet minimum 80% of Objective.



1
ARTURO ROMERO
ST LOUIS, MO



2
KALEN DUGAN
EL SOBRANTE, CA



3
DELYSSA ALLEN
ST LOUIS, MO



4
LADAN RAHBARY
VANCOUVER, BC



5
LINDA BRYANT
ST LOUIS, MO



6
MORAD AHMED
ST LOUIS, MO



7
EDDIE BELESHI
ST LOUIS, MO



8
ROXANA CAMPOS
SONOMA, CA



9
TUCKER PARRISH
ST LOUIS, MO



10
CESAR COZO
AUCKLAND, NZ



11
JOSHUA HOSENBOLD
ALTAMONTE SPRINGS, FL



12
VICTORIA CANNON
SNOHOMISH, WA



13
KEVIN GILLUM
BRUNSWICK, OH



14
NIKOLA DJURASEVIC
ST LOUIS, MO



15
PETER BARANY
RENTON, WA



16
SEAN TAYLOR
ALTAMONTE SPRINGS, FL



17
BART BARRETT
POST FALLS, ID



18
DIMITAR CVETKOVSKI
ST LOUIS, MO



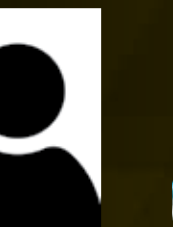
19
SHEA BAYNES
ST LOUIS, MO



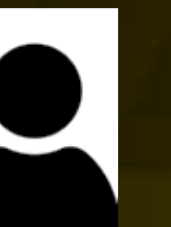
20
JADA MCGILLIS
ST LOUIS, MO



ICEBREAKERS
ALI KRAYEM
EDISON, NJ



ICEBREAKERS
PHIROZE IRANI
ALTAMONTE SPRINGS, FL



ICEBREAKERS
AHMAD BATES
ST LOUIS, MO

JUNE

Rank	Net ALP	NTG	RET	MGA	SGA	
1	Arturo Romero	\$36,648	87	Mike Paragiou	S-S-Parks-Salvaggi	
2	Kalen Dugan	\$30,776	93	Harold Durana	AO	
3	Delyssa Allen	\$30,007	90	Edward Leon	Hart-Dushaj	
4	Ladan Rahbary	\$28,394	94	Bruce Viaje	AO	
5	Linda Bryant	\$28,393	100	Edward Leon	Hart-Dushaj	
6	Morad Ahmed	\$27,660	100	Joseph Gojcaj	Hart-Dushaj	
7	Eddie Beleshi	\$27,318	100	Joseph Gojcaj	Hart-Dushaj	
8	Roxana Campos	\$26,755		84.4	Jacqueline Kabluyen	AO
9	Tucker Parrish	\$26,608	92	Mike Paragiou	S-S-Parks-Salvaggi	
10	Cesar Cozo	\$26,137	100	Jonathan Da-al	Steve Friedlander	
11	Joshua Hosenbold	\$25,854	93	Beau Locker	Matt Henderson	
12	Victoria Cannon	\$25,655	100	Bobby Park	AO	
13	Kevin Gillum	\$25,522	96	Mark Neilson	AO	
14	Nikola Djurasevic	\$24,665	100	Joseph Gojcaj	Hart-Dushaj	
15	Peter Barany	\$24,166	100	Bobby Park	AO	
16	Sean Taylor	\$22,397	89	Beau Locker	Matt Henderson	
17	Bart Barrett	\$22,361	95	Michael Burningham	AO	
18	Dimitar Cvetkovski	\$22,359	100	Joseph Gojcaj	Hart-Dushaj	
19	Shea Baynes	\$22,104	100	Edward Leon	Hart-Dushaj	
20	Jada McGillis	\$21,513	95	Mohamad Raychouni	Hart-Dushaj	
21	Ali Krayem	\$21,342	100	Corey Helly	Giglione-Ackerman	
22	Kingsley Hansen	\$21,321		77.5	Denis-Michael Catalano	
23	Robert Jackson	\$21,295		87.4	Tristan Dlabik	Simon Arias
24	Matthew Stewart	\$20,784	93	Edward Leon	Hart-Dushaj	
25	Harold Durana	\$19,962	82	Mark Neilson	AO	
26	Phiroze Irani	\$19,675	91	Beau Locker	Matt Henderson	
27	Weslee Cajeras	\$19,626		92.2	Jonathan Da-al	Steve Friedlander
28	Henry Jacobs	\$19,596		83.2	John Santosuosso	Brett Gryska
29	Scott Whitford	\$19,368	95	Saury Espailat	Ryan Bisanz	
30	Ahmad Bates	\$19,291	100	Edward Leon	Hart-Dushaj	
31	Ragih Murshed	\$19,287	90	Mohamad Raychouni	Hart-Dushaj	
32	Russell Siayngco	\$18,834	100	Jonathan Da-al	Steve Friedlander	
33	Nevin Pastrano	\$18,651	93	John Nieves	Richard Correa	
34	Omar Lopez Pacheco	\$18,640	100		HO Houston Latino	
35	Ryan Burns	\$18,515	90	Beau Locker	Matt Henderson	
36	Tyler Weir	\$18,475	100	Jenny Kim	AO	
37	Kassandra Nepean	\$18,363	92	Cara DeFiore	S-S-Parks-Salvaggi	
38	Matthew Code	\$18,300		79.3	Claude Hamilton	Satti-Kanaan
39	Rafeal Ponty	\$18,226	92		AO-Orng	
40	Marc Dorceus	\$18,057	97	Aaron Parks	Simon Arias	
41	Jissel Melendez	\$17,959		86.3	Alma Lozano	Richard Correa
42	Cory Cannataro	\$17,924	84		Giglione-Ackerman	
43	Jacob Kakos	\$17,738	100	Joseph Gojcaj	Hart-Dushaj	
44	Jorge Gonzalez	\$17,693	89	Joshua Goodman	Richard Correa	
45	Kristian Ujkic	\$17,666	100	Joseph Gojcaj	Hart-Dushaj	
46	Stefani Miller	\$17,576	100	Joshua Olin	AO	
47	Pedro Davila Neto	\$17,548	89	Beau Locker	Matt Henderson	
48	Mark Bruce	\$17,518	84	Clayton Slaughter	Michael Vasu	
49	Adam Wheeler	\$17,374	91	Michael van Delft	Satti-Kanaan	
50	Rodney Williams	\$17,345	96	Darrell Asbell	AO	

YTD

Rank	Net ALP	NTG	RET	MGA	SGA	
*1	Kalen Dugan	\$273,948	93	Harold Durana	AO	
*2	Kevin Gillum	\$240,809	96	Mark Neilson	AO	
*3	Trenton Miller	\$189,582	92	Mark Neilson	AO	
*4	Arturo Romero	\$170,315	87	Mike Paragiou	S-S-Parks-Salvaggi	
*5	Eddie Beleshi	\$142,740	100	Joseph Gojcaj	Hart-Dushaj	
*6	Weslee Cajeras	\$127,166		92.2	Jonathan Da-al	Steve Friedlander
*7	Hussein Hamid	\$117,762	92	Mohamad Raychouni	Hart-Dushaj	
*8	Hanan Nagi	\$116,384	83	Mohamad Raychouni	Hart-Dushaj	
*9	Devin Finley	\$105,379		75.7	Matthew Dawson	S-S-Parks-Salvaggi
*10	Joshua Hosenbold	\$104,799	93	Beau Locker	Matt Henderson	
11	Todd Krupa	\$103,751	93	Jessica Chang	AO	
12	Ali Ayoub	\$100,446	96	Mohamad Raychouni	Hart-Dushaj	
13	Rachael Glamp	\$100,040		86.6	Darez Meriwether	AO
14	Vivian Trinh	\$98,187	89	Denis Snyder	AO	
15	Kirsten Puhl	\$97,224	91	Trace Johnson	Dustin Venekamp	
16	Amy Montelius	\$93,832		84.9	Phi Phan	Desi Dimitrova
17	Adam Wheeler	\$89,407	91	Michael van Delft	Satti-Kanaan	
18	Joseph Michelin	\$88,159	91	Matthew Hudlin	Laura Fisher	
19	Robert Jackson	\$87,669		87.4	Tristan Dlabik	Simon Arias
20	Kevin Pharaon	\$85,931	90	Timothy Bugge	Simon Arias	
21	Mark Bruce	\$83,863	84	Clayton Slaughter	Michael Vasu	
22	Cory Cannataro	\$83,415	84		Giglione-Ackerman	
23	Shane Rendell	\$81,612	94	Claude Hamilton	Satti-Kanaan	
24	Jonathan Rindt	\$81,344		81.3	Tristan Dlabik	Simon Arias
25	Adrian Horsham	\$80,911	92	Beau Locker	Matt Henderson	
26	Silas Merkel	\$80,122	90	Derek Foore	S-S-Parks-Salvaggi	
27	Renee Zinsky	\$79,936		81.1	Samuel Boyle	Simon Arias
28	Tanner Arbutnot	\$79,250	89	Beau Locker	Matt Henderson	
29	Marc Futterweit	\$77,642		78.9	Corey Helly	Giglione-Ackerman
30	Travis Carpenter	\$77,142	96	Jacqueline Kabluyen	AO	
31	Ryan Clawson	\$76,758	93	Matthew Conrad	S-S-Parks-Salvaggi	
32	Koa Taylor	\$76,197	84	Anacleto Arevalo	AO	
33	Katy Rivera	\$76,143		74.4	Mark Lahijani	Theodore Pappas
34	Ramon Noronha	\$75,989	88	Christopher Ross	Serur-Yagjian	
35	Tucker Parrish	\$75,596	92	Mike Paragiou	S-S-Parks-Salvaggi	
36	Delyssa Allen	\$75,500	90	Edward Leon	Hart-Dushaj	
37	Marc Albo	\$75,446	96	Paul Smith	Zach Hart	
38	Pranvera Kelmendi	\$74,801		89.4	George O'Shea	Giglione-Ackerman
39	Jada McGillis	\$74,310	95	Mohamad Raychouni	Hart-Dushaj	
40	Henry Jacobs	\$73,974		83.2	John Santosuosso	Brett Gryska
41	Priscila Gonzalez	\$73,460	96	Mark Neilson	AO	
42	Alisha Smith	\$73,411	86	Glenn Johnson	James Cunningham	
43	Anthony Salerno	\$72,794		74.2	Kimberly Hamilton	Brett Gryska
44	Bryan Stoddard	\$72,570	88	Jeffrey von Kienast	Josh West	
45	Alexandra Longo	\$71,901	91	Shawn Lewicki	Hart-Lewicki	
46	Sean Taylor	\$71,534	89	Beau Locker	Matt Henderson	
47	Dimitar Cvetkovski	\$71,457	100	Joseph Gojcaj	Hart-Dushaj	
48	Ariel Owens	\$71,182		79.0	Eric Thompson	S-S-Parks-Salvaggi
49	Susana Vargas	\$71,141	88	Ed-Maggie Myrthil	Theodore Pappas	
50	Rochelle Magpantay	\$71,021	89	Chris La Fond	AO	

An IceBreaker is a Producer who made his/her first sale in the last 2 calendar months. We will recognize all IceBreakers in the Top 20 Rookie Producers list for the month, as well as the next Top 3 in this category.



1
MUHAMMED ASHRAF
BLUE BELL, PA



2
MICHAEL VAN DELFT
HALIFAX, NS



3
AREF SAYEGH
HALIFAX, NS



4
ROGER FREDERICKS
LAS VEGAS, NV



5
CARMEN ARROYO
FLUSHING, NY



6
PHILLIP WAISMAN
HALIFAX, NS



7
ALEX MILLER
LOS ANGELES, CA



8
MIKE REED
LONDON, ON



9
ANDREW CHAMBERS
MIDDLETOWN, CT



10
RONALD DAVIS
FLUSHING, NY



11
LILY SAKAI
LOS ANGELES, CA



12
KARINA ESCOBAR
COLUMBUS, OH



13
DUNI OLUSEGUN
INDIANAPOLIS, IN



14
DEANTHONY HARTMAN
TROY, MI



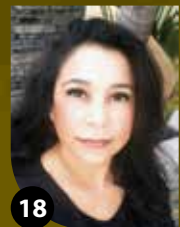
15
CARLY FERRARO
CLEVELAND, OH



16
FABIOLA DEL PALACIO
AURORA, CO



17
MAX QUASEM
LOS ANGELES, CA



18
IRMA GALLARDO
GARDEN GROVE, CA



19
HANS KLINK
WEXFORD, PA



20
MICHAEL SHERWOOD
CLEVELAND, OH

JUNE

Rank	Net ALP	NTG	RET	MGA	SGA
1	Muhammed Ashraf	\$52,939	85.8	Sabrina Kryshundayal	Pappas-Quadri
2	Michael van Delft	\$49,277	83.8	Michael van Delft	Satti-Kanaan
3	Aref Sayegh	\$48,280	93.8	Phillip Waisman	Satti-Kanaan
4	Roger Fredericks	\$38,647	84.7	Adrienne Bragas	AO
5	Carmen Arroyo	\$35,931	76.8	Levar Morgan	Theodore Pappas
6	Phillip Waisman	\$33,469	100.0	Phillip Waisman	Satti-Kanaan
7	Alex Miller	\$31,595	81.2	Stephen Jeung	Cohen-Cohen
8	Mike Reed	\$30,962	90.1	Meaghan Krecsko	AO
9	Andrew Chambers	\$30,934	88.6	Andrew Chambers	Philip Prata
10	Ronald Davis	\$30,685	75.0	Ed-Maggie Myrthil	Theodore Pappas
11	Lily Sakai	\$29,187	91.5		Cohen-Cohen
12	Karina Escobar	\$28,439	77.1	Chase Miller	S-S-Bendure-Hartwig
13	Duni Olusegun	\$27,301	89.5	Duni Olusegun	James Cunningham
14	DeAnthony Hartman	\$26,932	82.5	Darcy Schrieber	Zach Hart
15	Carly Ferraro	\$25,105	87.9	Rita Rider	S-S-Parks-Salvaggi
16	Fabiola Del Palacio	\$24,635	88.2	Erin Allen	Richard Correa
17	Max Quasem	\$24,480	98.6		Cohen-Cohen
18	Irma Gallardo	\$22,461	81.3	Steven Warner	AO
19	Hans Klink	\$22,301	86.0	Jason Bratin	Simon Arias
20	Michael Sherwood	\$22,262	100.0	Peter Kwiatkowski	S-S-Parks-Salvaggi
21	Luc Do	\$22,102	93.1	Joshua Olin	AO
22	Christopher Bungay	\$21,472	86.9	Christopher Bungay	Satti-Kanaan
23	Derrick Mason	\$21,224	78.6	Derrick Mason	Chad Deley
24	Dina Boghdady	\$20,888	84.5	Luay Ghawi	AO
25	Steven Counts	\$20,435	78.0	Cara DeFiore	S-S-Parks-Salvaggi
26	Matthew Lehman	\$20,399	89.0	Bryan Juskiw	S-S-Bendure-Hartwig
27	Felipe Machado-Santanna	\$19,546	74.1	Begona Patino-Lopez	Cisco Perez
28	Roger Fung	\$19,343	83.4		Mathew Hart
29	Douglas Clarke	\$19,185	89.5	Joshua Jackson	Brian Schreiter
30	Mickey Adkins	\$18,897	94.4	Nick Scordos	Zach Hart
31	Bryan Juskiw	\$18,704	86.6	Bryan Juskiw	S-S-Bendure-Hartwig
32	Christopher McGlynn	\$18,659	85.0	Mike Paragiou	S-S-Parks-Salvaggi
33	Lleison Martinez	\$18,443	81.8	Begona Patino-Lopez	Cisco Perez
34	Joachim Jean	\$18,316	87.8	Ryan Hall	Laura Fisher
35	Sherine Zahra	\$18,307	73.1	Walter Henderson	AO
36	Nicole Mead	\$17,996	75.4	Bobby Park	AO
37	Tanner Duy	\$17,961	82.7	Bruce Viaje	AO
38	Kristopher Bour	\$17,801	86.3	Jeffery Thiel	S-S-Bendure-Hartwig
39	Meardey Kim	\$17,711	88.5	Yussuf El-Zein	AO
40	Jennifer Anthes	\$17,664	79.1	Peter Kwiatkowski	S-S-Parks-Salvaggi
41	Igor Melcharek	\$17,651	88.2	Jonni Ng	AO
42	Kristina Joachim	\$17,646	74.2	Ryan Stenglein	AO
43	Ngan Pham	\$17,560	78.9		Byron Paz
44	Ryan Vance	\$17,463	83.1	Derek Foore	S-S-Parks-Salvaggi
45	Ifeamyi Ufodu	\$17,253	79.9		AO-Lorence
46	Steven Dell	\$17,162	79.9	Steven Dell	Simon Arias
47	Michael Battaglio	\$17,030	73.9	Michael Battaglio	Evan Holzhauer
48	Adem Abdula	\$16,954	82.5	Corey Helly	Giglione-Ackerman
49	Benito Menchaca	\$16,954	77.2		AO
50	Donald Gregoire	\$16,918	75.5	Jean Joseph	Tom Williams

ALL TIME RECORD: \$189,995 Net ALP — MARK NEILSON

YTD

Rank	Net ALP	NTG	RET	MGA	SGA
*1	Michael van Delft	\$251,147	83.8	Michael van Delft	Satti-Kanaan
*2	Roger Fredericks	\$218,595	84.7	Adrienne Bragas	AO
*3	Muhammed Ashraf	\$212,311	85.8	Sabrina Kryshundayal	Theodore Pappas
*4	Carmen Arroyo	\$208,509	76.8	Levar Morgan	Theodore Pappas
*5	Mike Reed	\$194,506	90.1	Meaghan Krecsko	AO
*6	Aref Sayegh	\$172,703	93.8	Phillip Waisman	Satti-Kanaan
*7	Ian Pickett	\$170,912	77.9	Bobby Gujral	AO
*8	Taulant Bane	\$170,818	83.5	David Carpenter	Dustin Venekamp
*9	Lily Sakai	\$169,439	91.5		Cohen-Cohen
*10	Roger Fung	\$159,742	83.4		Mathew Hart
11	Tony Georges	\$149,591	77.9	Matthew Conrad	S-S-Parks-Salvaggi
12	Alex Miller	\$138,761	81.2	Stephen Jeung	Cohen-Cohen
13	Stuart Pagan	\$134,662	76.0	Stuart Pagan	Mathew Hart
14	Max Quasem	\$132,093	98.6		Cohen-Cohen
15	Irma Gallardo	\$130,134	81.3	Steven Warner	AO
16	Lleison Martinez	\$123,069	81.8	Begona Patino-Lopez	Cisco Perez
17	Meardey Kim	\$120,916	88.5	Yussuf El-Zein	AO
18	Bryan Juskiw	\$120,413	86.6	Bryan Juskiw	S-S-Bendure-Hartwig
19	Jesse Fullmer	\$118,709	88.9	Clint Perry	AO
20	Michael Sherwood	\$117,150	100.0	Peter Kwiatkowski	S-S-Parks-Salvaggi
21	Ryan Vance	\$116,202	83.1	Derek Foore	S-S-Parks-Salvaggi
22	Duni Olusegun	\$115,410	89.5	Duni Olusegun	James Cunningham
23	Steven Dell	\$114,684	79.9	Steven Dell	Simon Arias
24	Chris Anderson	\$114,214	80.9		Mathew Hart
25	Ellen Tuttle	\$110,516	84.2		Brett Gryska
26	Dustin Dunbar	\$105,150	84.4		Dustin Venekamp
27	Dina Boghdady	\$104,504	84.5	Luay Ghawi	AO
28	Daniel Prinzo	\$103,365	86.7	Brent Bowling	S-S-Parks-Salvaggi
29	Felipe Machado-Santanna	\$102,566	74.1	Begona Patino-Lopez	Cisco Perez
30	Hans Klink	\$102,498	86.0	Jason Bratin	Simon Arias
31	Douglas Clarke	\$101,029	89.5	Joshua Jackson	Brian Schreiter
32	Bradley Christiansen	\$100,426	92.1	Darrell Asbell	AO
33	Joachim Jean	\$100,282	87.8	Ryan Hall	Laura Fisher
34	Joey Kennedy	\$99,300	77.2		AO
35	Richard Carter	\$99,018	94.2	Clint Perry	AO
36	Andrew Chambers	\$98,081	88.6	Andrew Chambers	Philip Prata
37	Christopher McGlynn	\$97,672	85.0	Mike Paragiou	S-S-Parks-Salvaggi
38	Adem Abdula	\$95,862	82.5	Corey Helly	Giglione-Ackerman
39	Joshua Jahnish-Maltese	\$94,455	80.9	Francis Ingulli	Simon Arias
40	Derrick Mason	\$93,614	78.6	Derrick Mason	Chad Deley
41	Luc Do	\$93,501	93.1	Joshua Olin	AO
42	Carly Ferraro	\$92,623	87.9	Rita Rider	S-S-Parks-Salvaggi
43	Maria Diringier	\$90,781	75.6	David Wang	Bob Olson
44	Mark Diskin	\$90,635	85.2	Mark Diskin	Simon Arias
45	Maren Conway	\$90,251	88.7	Marisa Willgruber	Pappas-Quadri
46	DeAnthony Hartman	\$90,215	82.5	Darcy Schrieber	Zach Hart
47	Ashley Rust	\$90,059	82.7		James Cunningham
48	Mark Lomonaco	\$89,847	84.5	Michael Burningham	AO
49	Matthew A Wilson	\$88,433	76.9	Bobby Hamilton	AO
50	David Melendrez	\$86,550	78.1		Cindy Furer

ALL TIME RECORD: \$756,403 Net ALP — JOSH DISHONG

LIFETIME RECORD: \$3,517,034 Net ALP — MAX QUASEM 11/30/19

SUPERVISING AGENTS



1
BENZACK COOPER
ST LOUIS, MO



2
MORIAH CHANDLER
ALTAMONTE SPRINGS, FL



3
TALEB JAMMOUL HAJALI
MIAMI, FL



4
ANIZABETH PARRA GONZALEZ
MIAMI LAKES, FL



5
BENJAMIN KESTERSON
ST LOUIS, MO



6
MONTANA HANSON
BELLEVUE, WA



7
VICTOR MARTEL
HOUSTON, TX



8
AHMED KASSEM
ST LOUIS, MO



9
VICTOR ROMERO
MIAMI, FL



10
CARRINGTON HANNA
CORONA, CA

JUNE

Rank		1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Benzack Cooper	\$121,442	\$144,361		77.6	Edward Leon	Hart-Dushaj
2	Moriah Chandler	\$116,217	\$174,688	90		Beau Locker	Matt Henderson
3	Taleb Jammoul Hajali	\$67,340	\$112,992	95		Patricia Contreras	Beto Quintero
4	Anizabeth Parra Gonzalez	\$61,533	\$62,109	96		Angel Contreras	Gonzalez-H-W
5	Benjamin Kesterson	\$56,054	\$61,650	97		Edward Leon	Hart-Dushaj
6	Montana Hanson	\$46,048	\$46,048	100		Bobby Park	AO
7	Victor Martel	\$43,120	\$45,973	96			HO Houston Latino
8	Ahmed Kassem	\$41,021	\$53,927	96		Mohamad Raychouni	Hart-Dushaj
9	Victor Romero	\$40,559	\$44,672		74.3	Sergio Carta	Beto Quintero
10	Carrington Hanna	\$36,788	\$43,490	100		Eno Iftiu	Mario Hajro
11	Edgar Gonzalez Montesino	\$36,100	\$40,819	93			HO Houston Latino
12	Sarah Collen	\$35,636	\$40,341	95		Aaron Piotrowski	Sabrina Lloyd
13	Alessandro Succurro	\$34,839	\$45,852	100		Joseph Gojcaj	Hart-Dushaj
14	Rovena Luljduraj	\$33,997	\$33,997	99		Joseph Gojcaj	Hart-Dushaj
15	Charles Son	\$33,089	\$33,089	94		Jenny Kim	AO
16	Andres Liranzo	\$31,721	\$52,584		74.3	Jeffrey Espinal	Theodore Pappas
17	Cesar Perez Ramirez	\$29,184	\$31,655	91		Patricia Contreras	Beto Quintero
18	Jhanna Valerio Vivas	\$29,004	\$39,556	98		Patricia Contreras	Beto Quintero
19	Jozef Tinaj	\$28,761	\$36,963	97		Joseph Gojcaj	Hart-Dushaj
20	Anton Ljuljduraj	\$27,499	\$47,215	97		Joseph Gojcaj	Hart-Dushaj

ALL TIME RECORDS: \$268,100 1st 6 Mo Agt — JEFFREY HUDSON | \$268,100 Net ALP — JEFFREY HUDSON

YTD

Rank		1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
*1	Moriah Chandler	\$603,199	\$688,536	90		Beau Locker	Matt Henderson
*2	Benzack Cooper	\$427,521	\$494,116		77.6	Edward Leon	Hart-Dushaj
*3	Morgan Evans	\$304,459	\$326,957		95.2	Mohamad Raychouni	Hart-Dushaj
*4	Taleb Jammoul Hajali	\$205,814	\$305,045	95		Patricia Contreras	Beto Quintero
*5	Andres Liranzo	\$158,459	\$236,494		74.3	Jeffrey Espinal	Theodore Pappas
6	Besim Nikaj	\$144,958	\$167,483	95		Joseph Gojcaj	Hart-Dushaj
7	Benjamin Kesterson	\$143,443	\$189,667	97		Edward Leon	Hart-Dushaj
8	James Coffee-Tavi	\$115,249	\$136,090	99		Joseph Gojcaj	Hart-Dushaj
9	Jozef Tinaj	\$114,587	\$133,619	97		Joseph Gojcaj	Hart-Dushaj
10	Anizabeth Parra Gonzalez	\$112,185	\$133,228	96		Angel Contreras	Gonzalez-H-W
11	Gianni Toma	\$108,738	\$141,538	94		Paul Smith	Zach Hart
12	Lukess Joseph	\$105,699	\$152,228		78.5	Mark Lahijani	Theodore Pappas
13	Michaela Griffin	\$105,008	\$137,778	100		Brandon Neal	Hart-Dushaj
14	Andrea D Owens	\$104,592	\$231,158	89		Eric Thompson	S-S-Parks-Salvaggi
15	Ahmed Kassem	\$99,168	\$112,073	96		Mohamad Raychouni	Hart-Dushaj
16	Andre Bzhetaj	\$97,078	\$122,938	91		Joseph Gojcaj	Hart-Dushaj
17	Edgar Gonzalez Montesino	\$95,652	\$114,231	93			HO Houston Latino
18	Victor Martel	\$93,689	\$109,557	96			HO Houston Latino
19	Alec Obering	\$89,190	\$103,240	89		Timothy Bugge	Simon Arias
20	Cesar Perez Ramirez	\$86,043	\$115,371	91		Patricia Contreras	Beto Quintero

ALL TIME RECORDS: \$593,315 1st 6 Mo Agt — PATRYCJA GRUDZINSKA | \$788,594 Net ALP — ARIF HAJRO

GENERAL AGENTS



1
JACOB BROWN
ST LOUIS, MO



2
JOE LEWO
ALTAMONTE SPRINGS, FL



3
KLYO VIDAL
MIAMI, FL



4
RAFAEL MEDINA
HOUSTON, TX



5
ADEL AL CHOUFI NAIM
MIAMI LAKES, FL



6
DORIS MARTINEZ GARCIA
MIAMI, FL



7
CHRISTIAN GOJCAJ
ST LOUIS, MO



8
GJON LJULJDURAJ
ST LOUIS, MO



9
JOHN CURRY
ST LOUIS, MO



10
SANTIAGO CALLE RAMIREZ
DALLAS, TX

JUNE

Rank		1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Jacob Brown	\$182,124	\$212,999		80.3	Edward Leon	Hart-Dushaj
2	Joe Lewo	\$146,990	\$212,842	90		Beau Locker	Matt Henderson
3	Klyo Vidal	\$137,105	\$207,828	93		Patricia Contreras	Beto Quintero
4	Rafael Medina	\$115,100	\$119,820	99			HO Houston Latino
5	Adel Al Choufi Naim	\$112,033	\$116,838	91		Angel Contreras	Gonzalez-H-W
6	Doris Martinez Garcia	\$111,985	\$175,771		77.0	Sergio Carta	Beto Quintero
7	Christian Gojcaj	\$104,828	\$130,524	89.7		Joseph Gojcaj	Hart-Dushaj
8	Gjon Ljuljduraj	\$78,790	\$129,450	77.7		Mohamad Raychouni	Hart-Dushaj
9	John Curry	\$71,826	\$133,846	73.6		Brandon Neal	Hart-Dushaj
10	Santiago Calle Ramirez	\$60,848	\$79,972	93		Augusto Arango	Hemerson Gonzalez
11	Chilynn Acevedo	\$54,675	\$62,486	98		Gabriela Sime	Fisher-Zuzick
12	Selma Ogresovic	\$50,681	\$88,182		78.1	Kimberly Hamilton	Brett Gryska
13	Alfredo Garcia	\$49,267	\$89,252	80.4		Walter Icaza	Beto Quintero
14	Adem Abdula	\$47,592	\$76,331	76.9		Corey Helly	Giglione-Ackerman
15	Aaron Ebel	\$46,563	\$53,066	93		Jenny Kim	AO
16	Jorge Toribio	\$44,877	\$99,121		77.6	Jeffrey Espinal	Theodore Pappas
17	Marsei Hogan	\$44,775	\$52,561	87		Ashley Clarke	Ernest Powell
18	Scott Saxton	\$44,720	\$63,215	95		Daniel Umbertone	AO
19	Daniel Pacheco	\$44,060	\$71,467	89		Sergio Carta	Beto Quintero
20	Elvis Tinaj	\$43,678	\$59,724		79.8	Joseph Gojcaj	Hart-Dushaj

ALL TIME RECORDS: \$470,416 1st 6 Mo Agt — JEFFREY HUDSON | \$473,032 Net ALP — JEFFREY HUDSON

YTD

Rank		1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
*1	Joe Lewo	\$648,418	\$785,015	90		Beau Locker	Matt Henderson
*2	Jacob Brown	\$611,683	\$750,202		80.3	Edward Leon	Hart-Dushaj
*3	Gjon Ljuljduraj	\$609,943	\$668,105		77.7	Mohamad Raychouni	Hart-Dushaj
*4	Klyo Vidal	\$390,447	\$590,008	93		Patricia Contreras	Beto Quintero
*5	Ian Rouleau	\$386,977	\$479,168		78.8	Paul Smith	Zach Hart
6	Christian Gojcaj	\$384,849	\$464,114		89.7	Joseph Gojcaj	Hart-Dushaj
7	Valentino Kalaj	\$342,516	\$454,398		78.4	Joseph Gojcaj	Hart-Dushaj
8	Adel Al Choufi Naim	\$314,276	\$336,436	91		Angel Contreras	Gonzalez-H-W
9	Eric Caballero	\$302,957	\$340,205	88		Heriberto Chavez	Richard Correa
10	Jenna Grula	\$290,114	\$500,546		75.2	Sokol Fazliu	Simon Arias
11	Doris Martinez Garcia	\$274,736	\$564,040		77.0	Sergio Carta	Beto Quintero
12	Jorge Toribio	\$269,673	\$503,456		77.6	Jeffrey Espinal	Theodore Pappas
13	John Curry	\$259,416	\$425,848		73.6	Brandon Neal	Hart-Dushaj
14	Erica Robertson	\$214,340	\$353,153	91		Timothy Bugge	Simon Arias
15	Rafael Medina	\$206,114	\$220,290	99			HO Houston Latino
16	Jerome Benenati	\$191,609	\$225,198		78.3	Joseph Gojcaj	Hart-Dushaj
17	Daniel Prinzo	\$191,201	\$768,927		81.1	Brent Bowling	S-S-Parks-Salvaggi
18	Erika Walker	\$179,932	\$356,332	88		Michael Mandella	AO
19	Storm Hutskal	\$179,298	\$208,398	83		Christopher Hintz	AO
20	Jason Khodadadian	\$176,433	\$307,693	84		Mariam Shahid	Theodore Pappas

ALL TIME RECORDS: \$2,035,593 1st 6 Mo Agt — MEGAN JOHNSON | \$2,259,927 Net ALP — MEGAN JOHNSON

JUNE

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
I Jeffrey Espinal	152.7%	\$245,987	\$97,333	77.4	Theodore Pappas	
Eric Thompson	23.3%	\$132,654	\$107,565	76.7	S-S-Parks-Salvaggi	
II Walter Icaza	97.8%	\$198,927	\$100,592	78.7	Beto Quintero	
Patricia Contreras	60.0%	\$231,261	\$144,557	80.6	Beto Quintero	
Beau Locker	57.5%	\$293,032	\$186,089	74.4	Matt Henderson	
III Mark Lahijani	80.7%	\$146,422	\$81,051	79.8	Theodore Pappas	
Bobby Hamilton	51.8%	\$95,031	\$62,617	78.9	AO	
Clayton Slaughter	45.9%	\$150,753	\$103,353	75.2	Michael Vasu	
IV Romal Omid	104.8%	\$111,398	\$54,391	74.6	Mathew Hart	
David Rigney	73.2%	\$78,763	\$45,468	74.4	Kevin Holtz	
Phillip Waisman	39.8%	\$114,278	\$81,724	80.1	Satti-Kanaan	
V Mike Paragiou	81.3%	\$138,522	\$76,420	81.0	S-S-Parks-Salvaggi	
James Sherwood	75.2%	\$113,940	\$65,032	77.2	S-S-Bendure-Hartwig	
Chase Miller	34.9%	\$96,332	\$71,399	76.2	S-S-Bendure-Hartwig	
VI Brody Maughan-Evanson	189.9%	\$129,280	\$44,592	74.6	Simon Arias	
Clint Perry	53.6%	\$100,702	\$65,576	83.7	AO	
James Sodan	46.7%	\$100,270	\$68,363	77.0	Nick Moore	
VII Sokol Fazliu	132.0%	\$99,413	\$42,843	75.1	Simon Arias	
Andy Batten	23.0%	\$79,370	\$64,551	73.6	Michael Vasu	
Michael Gerstein	13.1%	\$53,445	\$47,267	74.4	Giglione-Ackerman	
VIII Christopher Hintz	167.0%	\$105,697	\$39,582	77.5	AO	
Christopher Bungay	44.3%	\$68,364	\$47,361	79.3	Satti-Kanaan	
Michael Burningham	41.6%	\$74,958	\$52,940	81.0	AO	
IX Claude Hamilton	292.0%	\$72,396	\$18,467	78.0	Satti-Kanaan	
Meaghan Krecsko	150.9%	\$73,894	\$29,449	77.9	AO	
Michael McKiernan	125.0%	\$72,685	\$32,311	74.7	Dustin Venekamp	
X Darrell Asbell	166.4%	\$80,859	\$30,350	78.0	AO	
Patrick Donovan	45.2%	\$40,683	\$28,022	79.5	AO	
Jacqueline Kabluyen	35.7%	\$62,274	\$45,900	73.5	AO	
XI Thomas Longino	86.1%	\$78,952	\$42,415	85.7	Don Foti	
Tiffany Babin-Washington	65.3%	\$55,507	\$33,588	78.6	Jay Washington	
Brandon Baker	60.3%	\$44,684	\$27,875	84.3	Travis Moody	
XII Joshua Goodman	215.3%	\$99,377	\$31,520	79.8	Richard Correa	
Iffrah Tahir	79.9%	\$39,970	\$22,217	79.7	Byron Paz	
Massoud Vaziri	63.6%	\$14,500	\$8,865	74.4	AO	
XIII George O'Shea	511.3%	\$40,997	\$6,706	81.7	Giglione-Ackerman	
Shawn Lewicki	343.3%	\$41,841	\$9,439	79.3	Hart-Lewicki	
Daniel Perkins	108.7%	\$35,779	\$17,143	74.3	AO	
XIV Jeremy Rivers	2612990.0%	\$871	\$0	80.2	Kyle Johnson	
Brandon Minor	464.1%	\$51,359	\$9,105	81.5	AO	
Samuel Cohen	271.3%	\$10,758	\$2,898	88.9	Pappas-Quadri	
XV Alexandra Graham	5798.8%	\$41,685	\$707	76.3	Greg Graham	
Jadwiga Martins	297.9%	\$18,463	\$4,640	79.5	AO	

ALL TIME RECORD: \$595,303 Net ALP — MARC SALVAGGI

JUNE ROOKIES

Category	PF	F6 Mo	F6 Mo Obj	Net ALP	NTG	RET	SGA
Rookie Joseph Gojcaj	883.7%	\$258,028	\$29,200	367,600	78.3	Hart-Dushaj	
Edward Leon	564.7%	\$164,886	\$29,200	210,560	81.4	Hart-Dushaj	
Sergio Carta	534.4%	\$156,045	\$29,200	246,829	77.7	Beto Quintero	
Juan Diaz	453.4%	\$132,386	\$29,200	140,231	88	Gonzalez-H-W	
Ashley Clarke	431.1%	\$125,871	\$29,200	183,983	73.1	Ernest Powell	
Erin Allen	251.6%	\$73,470	\$29,200	115,582	75.0	Richard Correa	
Paul Smith	244.9%	\$71,497	\$29,200	107,537	73.3	Zach Hart	
Tahis Quintero Bonilla	234.4%	\$68,449	\$29,200	77,844	93	HO Houston Latino	
Mohamad Raychouni	223.9%	\$65,373	\$29,200	125,526	76.4	Hart-Dushaj	
Heriberto Chavez	217.0%	\$63,354	\$29,200	81,642	77.6	Richard Correa	

YTD

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
I Jeffrey Espinal	65.1%	\$1,238,433	\$750,045	77.4	Theodore Pappas	
II Beau Locker	92.3%	\$1,341,292	\$697,642	74.4	Matt Henderson	
Walter Icaza	13.4%	\$756,615	\$667,191	78.7	Beto Quintero	
III Clayton Slaughter	36.2%	\$791,194	\$580,788	75.2	Michael Vasu	
Mark Lahijani	32.8%	\$766,467	\$577,329	79.8	Theodore Pappas	
Bobby Hamilton	23.5%	\$705,479	\$571,331	78.9	AO	
IV Romal Omid	57.0%	\$773,972	\$493,063	74.6	Mathew Hart	
Daryl Graham	35.9%	\$663,730	\$488,373	77.6	S-S-Parks-Salvaggi	
Phi Phan	25.8%	\$665,496	\$529,044	78.7	Desi Dimitrova	
V Mike Paragiou	94.3%	\$861,452	\$443,323	81.0	S-S-Parks-Salvaggi	
Michael Mandella	51.7%	\$681,338	\$449,069	80.2	AO	
Steven Dell	32.1%	\$611,442	\$462,885	74.1	Simon Arias	
VI Brody Maughan-Evanson	110.8%	\$793,661	\$376,473	74.6	Simon Arias	
Jason Bratin	68.0%	\$619,047	\$368,376	85.1	Simon Arias	
Clint Perry	38.8%	\$542,160	\$390,702	83.7	AO	
VII Stuart Pagan	123.2%	\$714,434	\$320,042	73.4	Mathew Hart	
Sokol Fazliu	77.3%	\$566,003	\$319,312	75.1	Simon Arias	
Travis Vaughn	39.1%	\$459,586	\$330,392	76.2	Simon Arias	
VIII Christopher Hintz	91.6%	\$533,259	\$278,374	77.5	AO	
Michael Burningham	42.6%	\$431,264	\$302,490	81.0	AO	
Alex Kae	36.8%	\$384,941	\$281,470	84.7	AO	
IX Meaghan Krecsko	96.2%	\$489,804	\$249,601	77.9	AO	
Michael McKiernan	78.1%	\$442,660	\$248,612	74.7	Dustin Venekamp	
Aaron Parks	50.0%	\$379,708	\$253,198	77.4	Simon Arias	
X Darrell Asbell	94.1%	\$450,807	\$232,299	78.0	AO	
Jacqueline Kabluyen	46.0%	\$327,509	\$224,248	73.5	AO	
David Staffieri	28.6%	\$286,591	\$222,904	73.9	Dustin Venekamp	
XI Thomas Longino	63.1%	\$323,060	\$198,042	85.7	Don Foti	
Ryan Ohm	35.4%	\$236,809	\$174,908	80.8	Simon Arias	
Theodore Ryan	28.1%	\$240,331	\$187,624	73.8	Brett Gryska	
XII Joshua Goodman	135.3%	\$383,611	\$163,011	79.8	Richard Correa	
Ryan Witham	13.1%	\$179,789	\$158,910	76.8	Brett Gryska	
XIII Shawn Lewicki	134.8%	\$244,469	\$104,135	79.3	Hart-Lewicki	
George O'Shea	93.3%	\$257,049	\$133,008	81.7	Giglione-Ackerman	
Daniel Perkins	89.7%	\$195,869	\$103,237	74.3	AO	
XIV Anacleto Arevalo	276.5%	\$233,926	\$62,135	92.2	AO	
Brandon Minor	174.2%	\$165,876	\$60,486	81.5	AO	
Chris La Fond	96.6%	\$175,046	\$89,048	83.4	AO	
XV Alexandra Graham	425.5%	\$208,242	\$39,625	76.3	Greg Graham	
Jadwiga Martins	320.0%	\$79,593	\$18,951	79.5	AO	
Felicia Steele	64.7%	\$82,782	\$50,269	92.5	AO	

ALL TIME RECORD: \$4,005,969 Net ALP — MARC SALVAGGI

YTD ROOKIES

Category	PF	F6 Mo	F6 Mo Obj	Net ALP	NTG	RET	SGA
Rookie Joseph Gojcaj	834.1%	\$1,461,394	\$175,200	1,884,460	78.3	Hart-Dushaj	
Mohamad Raychouni	386.2%	\$676,645	\$175,200	874,280	76.4	Hart-Dushaj	
Paul Smith	372.5%	\$652,579	\$175,200	874,924	73.3	Zach Hart	
Edward Leon	357.7%	\$626,689	\$175,200	878,999	81.4	Hart-Dushaj	
Ashley Clarke	344.3%	\$603,215	\$175,200	926,487	73.1	Ernest Powell	
Juan Diaz	246.0%	\$430,931	\$175,200	450,977	88	Gonzalez-H-W	
Heriberto Chavez	239.9%	\$420,315	\$175,200	464,853	77.6	Richard Correa	
Sergio Carta	220.1%	\$385,545	\$175,200	816,850	77.7	Beto Quintero	
Brandon Neal	180.3%	\$315,874	\$175,200	559,779	78.7	Hart-Dushaj	
Augusto Arango	160.8%	\$281,739	\$175,200	404,147	77.6	Hemerson Gonzalez	

Spotlight recognizes the top three Master General Agents in Categories I-XV with positive growth and the top ten Rookies with minimum 100% Performance Factor. Figures reflect hierarchy transfer adjustments. The MGAs that will be recognized at the 2020 Awards Presentation are the top MGA per category from Categories I-XV based on Net ALP Growth (minimum 10%). Must have full year comparison benchmark objective to qualify. The YTD Spotlight number may not necessarily reflect that computation. Minimum quality standards apply for recognition.

REGIONAL GENERAL AGENTS



I REYNOLDS AKUAMOA
FLUSHING, NY



II WALTER ICAZA
MIAMI, FL



III JOSEPH GOJCAJ
ST LOUIS, MO



IV RYAN HALL
SOUTH PORTLAND, ME



V MOHAMAD RAYCHOUNI
ST LOUIS, MO



VI DAVID RIGNEY
CINCINNATI, OH



VII MARISA WILLGRUBER
BLUE BELL, PA



VIII CLAYTON SLAUGHTER
HOUSTON, TX



IX ANTONIO REYES
WILMINGTON, MA



X CLAUDE HAMILTON
HALIFAX, NS



XI ERIN ALLEN
AURORA, CO



XII TRACE JOHNSON
PHOENIX, AZ

Spotlight recognizes the top three Regional General Agents in Categories I-XII with positive growth. Figures reflect hierarchy transfer adjustments. The RGAs that will be recognized at the 2020 Awards Presentation are the top RGA per category from Categories I-XII based on Net ALP Growth (minimum 10%). Must have full year comparison benchmark objective to qualify. The YTD Spotlight number may not necessarily reflect that computation. Minimum quality standards apply for recognition.

JUNE

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
I Reynolds Akuamo	108.9%	\$565,721	\$270,802		76.5	Theodore Pappas
II Walter Icaza	174.8%	\$675,576	\$245,882		79.0	Beto Quintero
Matthew Turquist	60.4%	\$435,728	\$271,592		75.5	Richard Correa
Christopher Hintz	50.8%	\$280,087	\$185,729		77.5	AO
III Joseph Gojcaj	467.3%	\$758,011	\$133,611		78.3	Hart-Dushaj
Zach Otto	29.6%	\$245,398	\$189,422		74.5	Sabrina Lloyd
Kimberly Hamilton	26.5%	\$269,239	\$212,757		77.3	Brett Gryska
IV Ryan Hall	25.3%	\$158,461	\$126,500		82.5	Laura Fisher
Bruce Waje	20.5%	\$127,624	\$105,912		78.4	AO
Scott Wheeler	20.4%	\$183,343	\$152,230		77.7	Satti-Kanaan
V Mohamad Raychouni	478389900.0%	\$159,613	\$0		76.4	Hart-Dushaj
Jeffrey Espinal	188.9%	\$244,944	\$84,795		77.4	Theodore Pappas
Bobby Hamilton	92.9%	\$190,411	\$98,685		77.2	AO
VI David Rigney	104.6%	\$97,956	\$47,885		75.6	Kevin Holtz
Romal Omid	96.6%	\$113,456	\$57,697		74.3	Mathew Hart
Brody Maughan-Evanson	76.8%	\$145,549	\$82,325		76.9	Simon Arias
VII Marisa Willgruber	145.0%	\$122,305	\$49,922		73.8	Pappas-Quadri
Jeffrey von Kienast	59.9%	\$118,434	\$74,069		74.5	Josh West
James Sherwood	47.3%	\$114,682	\$77,843		77.2	S-S-Bendure-Hartwig
VIII Clayton Slaughter	163.8%	\$173,231	\$65,667		74.5	Michael Vasu
Ransley Vazquez	75.4%	\$123,401	\$70,365		75.1	Bob Olson
Charles Ferrari	62.6%	\$75,344	\$46,347		78.5	Simon Arias
IX Antonio Reyes	338.6%	\$112,816	\$25,723	86		Serur-Yagjian
Ashley Clarke	308.6%	\$187,359	\$45,849		73.1	Ernest Powell
Kelly Ekker	205.9%	\$107,228	\$35,052		79.6	Tiffany Roland
X Claude Hamilton	332.6%	\$79,883	\$18,467		78.0	Satti-Kanaan
Andrew Bishop	182.7%	\$115,083	\$40,712		79.2	AO
Mavrick Fredericks	117.1%	\$89,271	\$41,129		74.0	Evan Holzhauer
XI Erin Allen	1374.1%	\$116,092	\$7,875		75.4	Richard Correa
Mike Allen	285.1%	\$73,308	\$19,034	90		Travis Moody
Gabriela Sime	111.0%	\$64,318	\$30,477		74.8	Fisher-Zuzick
XII Trace Johnson	534.9%	\$24,692	\$3,889		74.2	Dustin Venekamp
Diego Arango Puerta	415.8%	\$150,609	\$29,200	87		Gonzalez-H-W
Juan Diaz	380.2%	\$140,231	\$29,200	91		Gonzalez-H-W

ALL TIME RECORD: \$1,143,711 Net ALP — MATTHEW PARKS

YTD

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
I Reynolds Akuamo	36.7%	\$2,750,069	\$2,011,877		76.5	Theodore Pappas
Justin Adams	24.5%	\$2,156,447	\$1,731,946		78.1	Simon Arias
Mark Neilson	22.5%	\$4,188,572	\$3,420,345		74.4	AO
II Walter Icaza	38.2%	\$2,336,303	\$1,690,190		79.0	Beto Quintero
Joshua Olin	35.4%	\$2,267,496	\$1,674,260		79.3	AO
Matthew Turquist	11.8%	\$1,907,071	\$1,705,188		75.5	Richard Correa
III Joseph Gojcaj	182.8%	\$2,964,139	\$1,048,070		78.3	Hart-Dushaj
Kimberly Hamilton	23.9%	\$1,369,601	\$1,105,056		77.3	Brett Gryska
Matthew Conrad	10.2%	\$1,107,853	\$1,005,568		83.1	S-S-Parks-Salvaggi
IV Darcy Schrieber	14.1%	\$961,152	\$842,148		76.5	Zach Hart
V Mohamad Raychouni	138.4%	\$1,374,003	\$576,272		76.4	Hart-Dushaj
Jeffrey Espinal	74.4%	\$1,236,068	\$708,935		77.4	Theodore Pappas
Bobby Hamilton	48.2%	\$1,124,909	\$759,101		77.2	AO
VI Mike Paragiou	68.3%	\$1,084,796	\$644,639		82.1	S-S-Parks-Salvaggi
Brody Maughan-Evanson	54.4%	\$983,887	\$637,247		76.9	Simon Arias
Romal Omid	50.7%	\$793,875	\$526,763		74.3	Mathew Hart
VII Marisa Willgruber	32.2%	\$661,221	\$500,257		73.8	Pappas-Quadri
Joshua Jackson	30.4%	\$647,156	\$496,417		77.4	Brian Schreiter
Magda Figueiredo	27.3%	\$595,127	\$467,648		74.0	Giglione-Ackerman
VIII Clayton Slaughter	140.5%	\$983,094	\$408,781		74.5	Michael Vasu
Ransley Vazquez	51.3%	\$635,519	\$419,971		75.1	Bob Olson
Chase Miller	47.5%	\$553,364	\$375,066		76.2	S-S-Bendure-Hartwig
IX Ashley Clarke	179.6%	\$924,589	\$330,634		73.1	Ernest Powell
Stuart Pagan	105.8%	\$719,057	\$349,453		73.4	Mathew Hart
Michael Mandella	94.7%	\$681,338	\$349,944		80.2	AO
X Andrew Bishop	146.7%	\$560,168	\$227,071		79.2	AO
Harold Durana	76.2%	\$423,748	\$240,496	92		AO
Tina Nelson	54.6%	\$368,814	\$238,634		79.9	Mark Beckford
XI Erin Allen	165.9%	\$519,121	\$195,222		75.4	Richard Correa
Mike Allen	128.6%	\$397,949	\$174,114	90		Travis Moody
Thomas Longino	61.8%	\$320,486	\$198,039		85.7	Don Foti
XII Diego Arango Puerta	273.6%	\$654,473	\$175,200	87		Gonzalez-H-W
Juan Diaz	251.8%	\$462,318	\$131,400	91		Gonzalez-H-W
Arif Hajro	241.3%	\$298,954	\$87,600	92		Mario Hajro

ALL TIME RECORD: \$9,042,633 Net ALP — MATTHEW PARKS



TOP % OF NET ALP OBJ ▶



GONZALEZ-H-W
Category XII
726.5%



MARIO HAJRO
Category XII
286.6%

JUNE

Category	% Net Obj	Net ALP	Net ALP Obj	NTG	RET % Growth
I Theodore Pappas	119.5	\$865,433	\$724,400	76.3	36.5
AO	108.1	\$4,294,307	\$3,972,400	78.9	23.5
Giglione-Ackerman	97.5	\$583,082	\$598,100	75.2	10.4
II Richard Correa	143.0	\$680,802	\$476,200	75.2	67.9
Michael Vasu	101.3	\$593,650	\$585,900	73.6	-3.2
Brett Gryska	99.3	\$601,128	\$605,100	78.0	22.3
Dustin Venekamp	97.4	\$498,338	\$511,400	73.5	32.1
III Beto Quintero	238.2	\$675,577	\$283,600	79.0	164.7
Satti-Kanaan	111.4	\$418,455	\$375,800	79.1	10.2
Matt Henderson	109.0	\$380,772	\$349,400	73.4	37.2
Bob Olson	96.8	\$295,591	\$305,500	74.6	20.1
IV Hart-Dushaj	238.5	\$794,356	\$333,100	80.0	127.8
Cindy Furer	104.3	\$269,206	\$258,200	73.7	-2.5
Serur-Yagjian	103.3	\$217,797	\$210,900	75.5	41.6
Jamison Weatherspoon	94.2	\$282,594	\$299,900	73.5	-9.8
V Laura Fisher	131.6	\$200,359	\$152,300	81.9	46.2
Philip Prata	92.0	\$214,452	\$233,200	73.0	10.0
VI Nick Moore	144.5	\$216,614	\$149,900	78.7	63.7
Pappas-Quadri	116.3	\$132,140	\$113,600	75.7	27.1
Dorian Oldham	94.9	\$155,087	\$163,400	76.6	35.9
VII Ernest Powell	220.9	\$216,070	\$97,800	74.3	183.2
Josh West	195.8	\$175,087	\$89,400	74.7	128.1
Kevin Holtz	178.1	\$107,401	\$60,300	74.4	126.1
Greg Graham	120.5	\$146,925	\$121,900	73.2	35.8
VIII Tiffany Roland	142.2	\$136,098	\$95,700	79.3	67.0
Chad Deley	115.7	\$108,745	\$94,000	73.3	29.8
Byron Paz	114.8	\$101,227	\$88,200	87	48.4
IX Hemerson Gonzalez	219.4	\$146,579	\$66,800	79.0	217.0
Hart-Lewicki	114.3	\$89,189	\$78,000	78.4	39.2
Jay Washington	110.0	\$99,665	\$90,600	73.3	30.9
John Young	94.1	\$60,870	\$64,700	74.9	24.4
X Blake Ralston	174.7	\$78,596	\$45,000	74.7	195.7
Evan Holzhauer	107.4	\$81,096	\$75,500	73.9	5.1
Martin Forshee	93.3	\$55,882	\$59,900	89	1.8
XI Fisher-Zuzick	133.6	\$73,858	\$55,300	74.7	42.5
Cisco Perez	92.7	\$52,484	\$56,600	73.5	10.0
XII HO Houston Latino	747.3	\$240,997	\$32,250	94	N/A
Gonzalez-H-W	726.5	\$234,287	\$32,250	89	N/A
Mario Hajro	286.6	\$92,422	\$32,250	90	N/A
Tommy Vena	261.4	\$84,293	\$32,250	92	N/A
Andrew Wagner	146.2	\$47,145	\$32,250	89	N/A
Henderson-McLaughlin	102.6	\$33,085	\$32,250	86	198.1

Recruiting requirements will be waived for Q2. MTD rankings will be based on % of Net ALP Objective met.

EC = 2020 Executive Council Member

† Performance Factor = (% Net ALP Obj + % Recruit Obj) ÷ 2

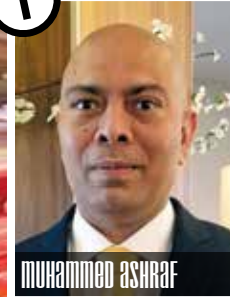
Spotlight recognizes SGAs in Categories I-XI based on Performance Factor. The SGAs that will be recognized at the 2020 Awards Presentation are the top SGA per category from Categories I-XI based on Performance Factor (minimum 100%); the YTD Spotlight number may not necessarily reflect that computation. SGAs must be in their current category a minimum of 6 months to compete for YTD awards. Minimum quality standards apply for recognition.

YTD										
Category	PF [†]	Net ALP	Net ALP Obj	% Net Obj	Recruits	Rec Obj	% Rec Obj	NTG	RET	% Growth
I Giglione-Ackerman	105.5	\$3,915,326	\$3,875,700	101.0	178	141	110.0		75.2	16.2
AO	104.9	\$25,851,862	\$25,169,700	102.7	630	588	107.1		78.9	18.1
Theodore Pappas	104.3	\$4,884,453	\$4,633,200	105.4	127	123	103.3		76.3	21.2
Simon Arias	100.3	\$9,310,922	\$9,927,900	93.8	301	282	106.7		77.9	7.9
II Brett Gryska	100.2	\$3,250,135	\$3,596,100	90.4	81	72	110.0		78.0	3.8
Michael Vasu	100.1	\$3,141,808	\$3,321,900	94.6	114	108	105.6		73.6	0.2
Cohen-Cohen	91.7	\$2,128,866	\$2,897,400	73.5	60	54	110.0		80.8	-15.5
III Beto Quintero	131.0	\$2,338,928	\$1,462,500	159.9	95	93	102.2		79.0	84.0
Bob Olson	107.6	\$2,064,399	\$1,960,500	105.3	137	117	110.0		74.6	21.1
Satti-Kanaan	102.2	\$1,968,552	\$2,086,200	94.4	51	45	110.0		79.1	8.5
Matt Henderson	94.2	\$2,057,627	\$2,328,000	88.4	99	99	100.0		73.4	1.7
IV Hart-Dushaj	173.0	\$3,283,876	\$1,391,700	236.0	54	48	110.0		80.0	137.3
Jamison Weatherspoon	108.6	\$1,947,132	\$1,815,000	107.3	122	105	110.0		73.5	23.4
Cindy Furer	97.1	\$1,605,604	\$1,760,400	91.2	68	66	103.0		73.7	4.9
James Cunningham	90.6	\$1,097,236	\$1,441,500	76.1	63	60	105.0		75.5	-12.5
V Desi Dimitrova	112.6	\$1,012,411	\$840,000	120.5	44	42	104.8		77.3	38.7
Laura Fisher	95.3	\$1,040,619	\$991,800	104.9	36	42	85.7		81.9	20.7
Corey Neff	92.2	\$892,448	\$917,100	97.3	47	54	87.0		74.8	12.0
VI Nick Moore	112.4	\$1,041,484	\$834,900	124.7	30	30	100.0		78.7	43.5
Pappas-Quadri	95.7	\$737,675	\$806,700	91.4	39	39	100.0		75.7	5.2
Brian Schreiter	95.1	\$774,646	\$965,400	80.2	33	30	110.0	88		-7.7
Travis Moody	91.3	\$622,499	\$792,900	78.5	25	24	104.2		80.0	-9.7
VII Ernest Powell	147.0	\$1,060,660	\$576,600	184.0	46	30	110.0		74.3	111.6
Josh West	114.8	\$850,264	\$534,000	159.2	19	27	70.4		74.7	83.2
VIII Tiffany Roland	113.5	\$660,849	\$565,200	116.9	27	21	110.0		79.3	34.5
Byron Paz	105.1	\$541,776	\$540,300	100.3	25	18	110.0	87		15.4
Chad Deley	102.3	\$769,285	\$569,100	135.2	25	36	69.4		73.3	55.5
IX Hemerson Gonzalez	132.2	\$587,589	\$297,150	197.7	16	24	66.7		79.0	153.7
John Young	124.8	\$454,549	\$325,500	139.6	38	30	110.0		74.9	60.7
Hart-Lewicki	97.4	\$554,066	\$497,400	111.4	20	24	83.3		78.4	28.2
Denis-Michael Catalano	91.4	\$443,734	\$609,300	72.8	34	24	110.0	87		-16.2
Jay Washington	91.3	\$515,832	\$505,500	102.0	29	36	80.6		73.3	17.4
X Blake Ralston	114.6	\$485,075	\$328,500	147.7	22	27	81.5		74.7	70.0
Evan Holzhauser	96.6	\$398,513	\$396,000	100.6	25	27	92.6		73.9	15.7
XI Fisher-Zuzick	116.8	\$367,455	\$275,100	133.6	21	21	100.0		74.7	109.1
XII Gonzalez-H-W	265.7	\$815,517	\$193,500	421.5	35	21	110.0	89		N/A
HO Houston Latino	255.4	\$775,426	\$193,500	400.7	32	12	110.0	94		N/A
Tommy Vena	165.7	\$298,526	\$129,000	231.4	3	3	100.0	92		N/A
Mario Hajro	165.1	\$445,314	\$193,500	230.1	4	4	100.0	90		N/A
Andrew Wagner	101.0	\$178,006	\$193,500	92.0	7	5	110.0	89		N/A
Henderson-McLaughlin	90.5	\$130,514	\$161,250	80.9	1	1	100.0	86		1076.0

† Performance Factor = (% Net ALP Obj + % Recruit Obj) ÷ 2
 Spotlight recognizes SGAs in Categories I-XI based on Performance Factor. The SGAs that will be recognized at the 2020 Awards Presentation are the top SGA per category from Categories I-XI based on Performance Factor (minimum 100%); the YTD Spotlight number may not necessarily reflect that computation. SGAs must be in their current category a minimum of 6 months to compete for YTD awards. Minimum quality standards apply for recognition.

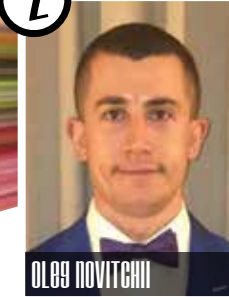
WORLD'S GREATEST BONUS

1




MUHAMMED ASHRAF
\$9,811
Theodore Pappas

2




OLEG NOVITCII
\$8,419
S-S-Parks-Salvaggi

3



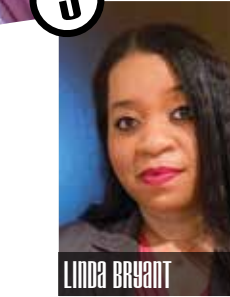
CESAR COZO
\$8,062
Steve Friedlander

4



AREF SAYEGH
\$7,131
Satti-Kanaan

5



LINDA BRYANT
\$6,499
Hart-Dushaj

JUNE BONUS LEADERS

PAYOUT: \$2,123,875

QUALIFIERS: 4,194

<p>\$ 9,811 Muhammed Ashraf 8,419 Oleg Novitcii 8,062 Cesar Cozo 7,131 Aref Sayegh 6,499 Linda Bryant 6,468 Lily Sakai 6,226 Roger Fung 6,088 Mike Reed 5,865 Dimitar Cvetkovski 5,743 Roger Fredericks 5,630 Alex Miller 5,616 Shea Baynes 5,578 Chris Anderson 5,570 Michael van Delft 5,465 Carmen Arroyo 5,267 Russell Siayngco 5,221 Eddie Beleshi 5,165 Roxana Campos 5,152 Kalen Dugan 5,112 Andrew Chambers 5,110 Duni Olusegun 5,030 Fabiola Del Palacio 5,030 Karina Escobar 4,977 Ladan Rahbary 4,920 Phillip Waisman 4,874 Matthew Stewart 4,787 Arturo Romero 4,754 Joshua Hosenbold 4,645 Joshua Dishong 4,564 Kevin Gillum 4,461 Max Quasem 4,425 Delyssa Allen 4,382 Steven Dell 4,381 Ronald Davis 3,972 Dina Boghdady 3,887 Derrick Mason 3,846 Robert Jackson 3,671 Kingsley Hansen 3,666 Peter Barany 3,665 Carly Ferraro 3,626 Sherine Zahra 3,597 Christopher McGlynn 3,582 Jada McGillis 3,452 Ryan Vance 3,422 Jissel Melendez 3,360 Sergio Hernandez</p>	<p>\$ 3,267 Brock Lampe 3,249 Ryan Burns 3,185 Weslee Cajeras 3,170 DeAnthony Hartman 3,092 Jorge Gonzalez 3,052 Pedro Davila Neto 3,027 Alexandra Longo 3,019 Ragih Murshed 2,999 Bradley Christiansen 2,993 Douglas Clarke 2,990 Nevin Pastrano 2,967 Eric LaBossiere 2,962 Gerardo Gonzalez 2,958 Aaron Patt 2,955 Tyler Weir 2,925 Victoria Cannon 2,925 Rachael Glamp 2,888 Irma Gallardo 2,886 Brandon Eck 2,852 Kristina Joachim 2,851 Phiroze Irani 2,850 Lincoln Dziekonski 2,844 Harold Durana 2,815 Ahmad Bates 2,803 Dejan Kukolj 2,789 Michael Battaglio 2,779 Bart Barrett 2,778 Serge Brouillette 2,732 Igor Melcharek 2,728 Dean Thebeau 2,724 Alan Sedaghat 2,688 Sandra Archer 2,669 Peer Shmelzer 2,655 David Staffieri 2,644 Yuhung Yeh 2,635 Michael Sherwood 2,634 Andrew Brown 2,627 Henry Jacobs 2,608 Tanya Sutton 2,572 Kristian Ujkic 2,551 Nicholas Montiel 2,529 Nicholas Jones 2,518 Trenton Miller 2,501 Debbie-Ann Whitehome 2,497 Stuart Pagan</p>	<p>\$ 2,476 Sean Taylor 2,462 Susana Vargas 2,432 Katie Mitchell 2,425 Rodney Williams 2,424 Erin Gonzalez 2,409 Matthew Code 2,394 Stefani Miller 2,393 Bryan Juskiw 2,392 Gregory Sirmons 2,381 Tucker Parrish 2,374 Ibtehaj Rehman 2,355 Nikola Djurasevic 2,341 Marc Futterweit 2,338 Carlo Trinidad 2,330 James Sherwood 2,329 Tamika Reynolds 2,328 Rachel Croon 2,327 Jacob Kakos 2,318 Kristopher Bour 2,317 Alex Smith 2,301 Lleison Martinez 2,297 Ed Olfert 2,282 Vincent Radisek 2,280 Julie Aprahamian 2,273 Ellen Tuttle 2,212 Jovencio Sales 2,212 Matthew Lehman 2,194 Darius Rowan 2,191 Dustin Dunbar 2,191 Scott Whitford 2,186 Jadwiga Martins 2,184 Bernadette De Guzman 2,181 Gabrielle Malate 2,171 Jennifer Anthes 2,169 Leone Fereti 2,168 Luc Do 2,162 Myles Coston 2,160 Tomarur Burks 2,151 Michael Castro 2,149 Marc Albo 2,135 Mariam Shahid 2,132 Ifeanyi Ufodu 2,102 Riche Haye 2,102 Omar Lopez Pacheco 2,098 Joseph Ciliberti 2,096 Hans Klink</p>	<p>\$ 2,085 Shane Rendell 2,056 Mark Bruce 2,054 William Bollash 2,052 Anthony Almeida 2,045 George Jones 2,045 John Curry 2,043 Travis Carpenter 2,021 Johnathon Bogoslawski 2,019 Steven Counts 2,017 Vera Leus 2,016 Richard Carter 2,013 Benito Menchaca 2,013 Mark Reilly 1,995 Hany Mikhail 1,994 Jon Golin 1,993 Kevin Henderson 1,992 Jordan Graham 1,987 David Bilotti 1,978 Mohammed Popal 1,966 Christy Mitchell 1,961 Kiava Nero 1,959 VaShandra Woods 1,957 Sasha Bilida 1,957 Mickey Adkins 1,956 Sarah Ward 1,952 Marc Dorceus 1,950 Nicole Mead 1,950 Kalynn Gleason 1,949 Alvin Ali 1,948 Janelle Soriano 1,948 Yolette Mompoin 1,939 Ngan Pham 1,920 Colin Ghee 1,904 Christopher Bungay 1,904 Virakbot Oung 1,902 Kade Beck 1,901 Candace Williams 1,892 Alexander Luque 1,884 Adam Reifer 1,884 Fritznel Octave 1,882 Jarsha Walker 1,875 Cash Sampson 1,862 Farnaz Fotovat Ahmadi 1,862 James DuBocq 1,852 Malcolm Pasquier 1,847 Adem Abdula</p>	<p>\$ 1,839 Brittmarie Yarian 1,831 Darren Lawhon 1,830 Eleanor Powell 1,807 Shelby Poston 1,807 Michael Ellis 1,800 Ezra Miller 1,799 Caren Deanda 1,798 Kathryn Gillyuly 1,794 Anton Ljuljdiraj 1,789 Adam Petersen 1,786 Avalona Sweatte 1,769 Ashley Rust 1,767 Kajana Carter 1,764 Tanner Arbutnot 1,762 Joachim Jean 1,747 Daymon Green 1,741 Eileen Vasquez 1,738 Donald Gregoire 1,735 Andria Grimsley 1,732 Eric Mendoza 1,728 Joel Trask 1,727 John Lamere 1,726 Justin Diaz 1,719 Zailin Valenzano Finol 1,718 Cathleen Hairston 1,718 Lisa Richardson 1,717 Scott Florin 1,715 Joseph Michelin 1,713 Roy Stephens 1,712 Ahmed Kassem 1,709 Stephanie McBride 1,704 Shirly Palacios 1,702 Desiree Moore 1,699 Tony Georges 1,696 Mohamed Sharari 1,679 Brandon Atchley 1,672 Lambert McElrath 1,671 Jacqueline Kabluyen 1,671 Leonardo Perez 1,663 Michael Lewo 1,658 Constance Tuiteleapaga 1,654 Virakbot Oung 1,653 Roberto Samano Diaz 1,651 Brandi Troka 1,649 Michael Romero</p>	<p>\$ 1,649 Salaur Khorrami 1,648 Jeremy Osborn 1,637 Ali Krayem 1,637 Quashade Copney 1,629 Kevin Greenwood 1,627 Akinyemi Akinseye 1,627 Funmilola Elumade 1,620 Lorie Jackson 1,620 Justin Scheets 1,618 Austin A Smith 1,612 Jonathan Russell 1,611 Alipate Makaui 1,608 Jeannieliza Solis 1,604 Ryan Bevan 1,601 Giorgi Gogidze 1,599 Meaghan Montoya 1,596 Alma Lozano 1,592 Daniel Prinzo 1,591 Hasan Ghazal 1,590 Patrick Guthrie 1,590 Anne List 1,586 Julia Loboda 1,585 Zachary Garbrandt 1,582 Meardey Kim 1,581 Kasali Kotun 1,580 Ian Pickett 1,574 David Rockway 1,572 David Tucker 1,570 Ali Alkhafaji 1,567 Jenny Alvarez 1,566 Razan Zarba 1,559 Richard Koningham 1,558 Aaron Ebel 1,556 Jamell Ramsay 1,555 Connor Fredrick 1,553 Kristi Basho 1,552 Joshua Randolph 1,552 William Davies 1,548 Cleopatra Perez 1,535 Lina Abi Hanna De El Bonney 1,534 Joseph Tomanovich 1,529 Finehika McNeill 1,528 Jasmín Hidalgo 1,522 Lee Jeffers 1,522 Eric Elrod</p>
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WORLD'S GREATEST BONUS - CONTINUED

\$ 1,521 Altina Arakelian
1,520 Betsy Adney
1,517 Dary Muenala
1,516 Emily Harvey
1,510 Cory Cannataro
1,510 Silas Merkel
1,506 Kevin Dimery
1,504 Ryan Clawson
1,503 Peter Poulakis
1,502 Shannon Stroud
1,500 Geoffrey Griffin
1,495 Julia Beales
1,491 Marvin Fernandez
1,482 Jillian Heaney
1,480 Harim Ellis
1,479 Jordane Ruhmann
1,474 Stephany Garcia
1,472 David Melendrez
1,471 Darez Meriwether
1,470 Logan Klink
1,469 Ala Awad
1,466 Cassandra Bryce
1,465 Alicia Diaz
1,462 Kassandra Nepean
1,462 David Winker
1,462 Leonard Budiac
1,460 Alejandro Barraza
1,460 Melissa Losk
1,458 Robert Martik
1,457 Lino Strussione
1,457 Jordan Little
1,455 Jimmy Quifille
1,455 Kingsley Ibeh
1,450 Monique Miller
1,445 Sonia Steele
1,443 Kelly Matthews
1,442 Rachel Canning
1,441 Shawntae Collins
1,436 Jerry Ntumba
1,436 Adrian Horsham
1,433 Miliama Vavae
1,433 Felipe Machado-Santanna
1,430 Sara Rostami Jalilian
1,428 Marlen Lamas
1,425 Trace Cary
1,425 Paul Pestian
1,424 Amy Shui
1,421 Orett Nelson
1,421 Frederick Cole

\$ 1,420 Adebola Akadiri
1,419 Toni Baldi
1,418 Walid Elshahed
1,418 Carolyn Shumate
1,418 Dustin Edgell
1,417 John Tong
1,415 Arianna DaLuz
1,413 Kevin Ishikane
1,413 Laura Rivera
1,412 Gary Wilson
1,412 Logan Calman
1,404 Samuel Marzula
1,398 Anton Tinaj
1,398 Yamid Mendoza Sanchez
1,391 Baton Statovci
1,379 Laura Teran
1,375 Christopher Watts
1,375 Christopher Rolph
1,373 Osmaning Ventura
1,367 Jason Ward
1,365 Robert Shryoc
1,364 Vincent Massari
1,362 Tyler Boulden
1,357 Candace Parker
1,356 Maribil Parra Echenique
1,353 Danita George
1,351 Merrill Scherer
1,350 Ikram Al-Shobaki
1,348 Jorge Alvarez
1,344 Wendy Chaya Paredes
1,341 Alexis Hawkins
1,339 Kettia Simon
1,337 Lloyd Patterson
1,337 Crystal Dugger
1,336 Sean Moore
1,334 Paul Tremblay
1,331 Iris Saavedra
1,330 Eugene Kashkin
1,329 Nicholas Krause
1,327 Brady Mollenhauer
1,322 Eddie Pourjalali
1,321 Richard Bentley
1,320 Tanner Duy
1,319 Jusem Hajali
1,315 Rosita Tumpap
1,312 Stephanie Prince Leon
1,311 Diego Cordeiro
1,311 Carrington Hanna
1,311 Leanna Sinclair

\$ 1,306 Nicholas Davis
1,305 Jonathan Ojendi
1,304 Adianez Rodriguez
1,297 Kathryn Grant
1,293 Nino Vaccaro
1,292 Bruce Tan
1,291 Travis Kimura
1,290 David Ferriolo
1,290 Cyan Kissinger
1,288 Truman Falkner
1,286 Muhammad Mansoor
1,285 Rakeem Miller
1,284 Edward Day
1,282 Normaned Arocho Pendas
1,282 Fran Tinaj
1,273 Melanie Dawson
1,273 Carlos Garcia
1,272 Derek Thompson
1,268 Michelle Gould
1,267 Patrick Donovan
1,261 Eric Caballero
1,260 Matthew McDowell
1,259 Alexandra Jaeger
1,256 Jake Gelb
1,254 Rafeal Ponty
1,254 Anthony R Williams
1,253 Matthew Abdo
1,252 Kyle Johnston
1,251 Danielle Custis
1,249 Alex Grushko
1,247 Abdulaziz Salem
1,246 Carlos Iraheta Barrientos
1,243 Eric Peyton
1,241 Kandy Anderson
1,241 Joseph Hedborn
1,239 Bryon Eddinger
1,239 Devin Taylor
1,237 Tobe Pope
1,236 Jeffrey Atkinson
1,226 Desmond Martin
1,224 Dana Martin Gonzalez
1,224 George Ray
1,220 Janelle Dutra
1,219 Maurice Coleman
1,218 Olivia Rayn
1,217 Jagdish Sukhu
1,217 Newton Cordeiro
1,216 Samantha Chamberlain

\$ 1,216 Steve Dacosta
1,215 Sarah Handy
1,215 Stacie Freye
1,214 Alison Sterzer
1,209 Eric Butt
1,203 Maria Rowena Magquilat
1,202 Nauleni Tuionetoa
1,200 Yvette Nelson
1,199 Agnes Collins
1,199 Danny Souri
1,198 Timothy Wells
1,195 Omar Vasquez
1,191 Brian Melvin
1,189 Robert D Williams
1,188 Randa Mustafa
1,188 Elba Diaz
1,184 Justin Malone
1,184 Anthony Vultaggio
1,183 Nathan Kirby
1,183 William Murtha
1,181 Derek Brown
1,181 Michelle Scourtos
1,181 Giulia Kaufman
1,177 Chaz Whittaker
1,176 Taijah Bailey
1,175 Joseph Kanaan
1,175 Matthew Halbmaier
1,173 Bryan Stoddard
1,172 Kevin Lauterbach
1,171 Chris Gonzales
1,170 Opal Zubery
1,167 Nekelai Williamson
1,167 Lydon Chaundy
1,165 Ryan Slone
1,165 Blair Sheppard
1,159 Jordan Davis
1,155 Chalisa Holmes
1,155 Nakia Stevens
1,153 Maibe Rodriguez
1,152 Hugo Franco Osorio
1,151 Nadia Bailey-Robinson
1,145 Tabitha Bair
1,142 Vivienne Matalon
1,140 Alejandra Agreda
1,139 Nicholas Chuma
1,139 Babajide Obashoto
1,138 Amy Welch
1,138 Diana Babayeva
1,137 George Shafiek

\$ 1,137 Iv Menache
1,136 Jacob Torres
1,136 Jacob Rosinsky
1,135 Carmela Pellen
1,134 Bryan Czajkowski
1,128 Gianni Arvanitis
1,128 Marcia McDuffie
1,128 Evelyn Howell
1,128 Juan Almaraz-Segura
1,127 Chatonda Davis
1,126 Ryan Klontz
1,126 Trevor Wilson
1,126 Alanna Williams
1,118 Asad Ahmed
1,115 Lathe Moran
1,113 Stephanie Dunbar
1,112 James Butler
1,110 Sandra Dumas
1,110 Benjamin Sulcer
1,107 Brooklyn Herod
1,107 Yazan Mashrah
1,106 Snoor Qaradaghi
1,103 Brinsley Maughan-Evanson
1,102 Shah Staneckzai
1,102 Eden Hanrahan
1,099 Jordan Stoddard
1,094 Laura Knopf
1,092 Ramon Noronha
1,092 Mohamad Raychouni
1,092 Jasmine L Walker
1,090 Dawid Liniewski
1,090 Marissa Tam
1,078 Dominick Williams
1,078 Brad Toyama
1,074 Ebony Ortiz
1,073 Ynggrid Seijas Garboza
1,072 Margaret Durenberger
1,069 Luis Velasquez
1,068 Erna Gasanin
1,067 Kirsten Puhl
1,067 Pablo Solis
1,065 George Kamel
1,063 Dimuthu Kelegama
1,061 Kevin Yousif
1,060 Brittany Stultz
1,055 Nolan Burke
1,055 Daniel Haley
1,054 Mary Waits
1,049 Rolanda Beckett

\$ 1,048 Gianni Toma
1,048 Michael Mohring
1,047 Shayden Rasheed
1,045 LaQuanda Calhoun
1,045 Michael Conner
1,045 Garret Kun
1,043 Tyrell Fisher
1,042 Richard Tabanji
1,038 Guadalupe Ramirez
1,038 Marc Pongnon
1,035 Gary Slocum
1,034 Takeya Tatum
1,034 Sabrina Agostini
1,029 Tyler Humphreys
1,029 Joshua Tomaich
1,028 Asante Jackson
1,027 Tyler Worstell
1,022 Marcus Martin
1,022 Hannah Czarneci
1,021 Phillip Rigoli
1,021 Michele Faul
1,020 Lebert McBean
1,020 Kimbria Bracey
1,020 John Torres
1,020 Patrice Ket
1,018 Muzit Berhe
1,017 James Garnett
1,017 Christy Anderson
1,017 Jeana Scott
1,016 Cody Hanneken
1,014 Allison Kusgen
1,014 Andrew Brennan
1,013 Mallory Smith
1,012 Shayla Harris
1,011 Brianna Boyett
1,011 Leanne Erney
1,009 Brittney Mizer
1,009 Tyler O Davis
1,008 Tyler McKnight
1,008 Elizabeth Silva
1,008 Pa Alieu Kasseh
1,006 Aaron Luczak
1,003 Michael Crowder
1,002 Rochelle Magpantay
1,002 Khadijah Muhammad
1,001 Louis Chiappetta
1,001 Sean Byler

LEADERSHIP BONUS

1



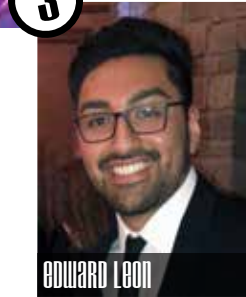
\$34,415
Joseph Gojcaj
Hart-Dushaj

2



\$33,130
Beau Locker
Matt Henderson

3



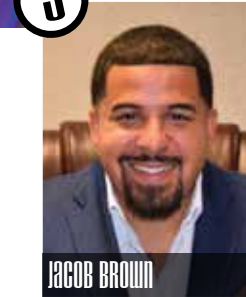
\$29,222
Edward Leon
Hart-Dushaj

4



\$19,192
Jeffrey Espinal
Theodore Pappas

5



\$16,401
Jacob Brown
Hart-Dushaj

JUNE BONUS LEADERS | PAYOUT: \$1,569,162 | QUALIFIERS: 763


\$ 34,415 Joseph Gojcaj	\$ 6,840 Timothy Welsh	\$ 4,781 Claude Hamilton	\$ 3,376 Cara DeFiore	\$ 2,702 Michael van Delft	\$ 2,007 Danielle Morales
33,130 Beau Locker	6,755 Christian Gojcaj	4,774 John Santosuosso	3,356 Patrick Knouse	2,700 Jeffrey von Kienast	1,998 Jessica Guerrero
29,222 Edward Leon	6,631 Meaghan Krecsko	4,720 Mark Aldamuy	3,327 Britton Costa	2,689 Gregory Rudolph	1,996 Patrick Donovan
19,192 Jeffrey Espinal	6,617 Romal Omid	4,704 Michael Giachetti	3,284 Begona Patino-Lopez	2,677 Anita Ferris	1,975 Raul Rojas
16,401 Jacob Brown	6,523 Bryan Juskiw	4,647 Keeland Bryant	3,281 Ian Rouleau	2,666 Joshua Krueger	1,974 Marie Laine
16,372 Patricia Contreras	6,447 James Sodan	4,592 Aaron Piotrowski	3,279 James Sherwood	2,632 John Vacca	1,970 Jean Romero Capote
16,060 Mohamad Raychouni	6,346 Clayton Slaughter	4,579 Brandon Hughes	3,275 Matthew Hudlin	2,585 Thomas Longino	1,952 Jeffrey Hudson
15,354 Bobby Gujral	6,339 Harold Durana	4,422 Nicole Sanders	3,258 Lauren Coyne	2,583 Tucker Gregor	1,952 Justin Hermann
14,679 Mike Paragiou	6,251 Ashley Clarke	4,422 Matthew Cartwright	3,249 Myaa Fallon	2,573 Andrew Bishop	1,926 Bethany Evans
14,535 Paul Smith	6,129 John Curry	4,414 Ransay Vazquez	3,222 Mayra Robles	2,564 Antonio Reyes	1,922 Justin Lowe
14,281 Sergio Carta	6,063 Matthew Turnquist	4,381 Walter Henderson	3,217 Andrew Hynan	2,552 Donald DeVoise	1,911 Jesse RENNICH
14,218 Joe Lewo	6,060 Steven King	4,376 Genna DeMetsenaere	3,177 Michael McKiernan	2,526 Michael Gerstein	1,908 Paul Rumbuc
14,116 Jonathan Da-al	6,001 Jeffery Thiel	4,362 Daniel Umbertone	3,155 Stella Roznovan	2,499 Ryan Witham	1,902 Patricia Isabell
13,839 Walter Icaza	5,995 Mark Lahijani	4,314 Joshua Williams	3,142 Ariana Jones	2,481 Jordan Chalom	1,890 Reynolds Akuamoa
13,429 Brandon Neal	5,993 Brian Jerome	4,272 Doris Martinez Garcia	3,137 Sylvain Kalombo	2,446 Michelle Gould	1,853 Jesus Parra
13,424 Mark Neilson	5,930 Chase Miller	4,260 Joshua Jackson	3,134 Jagdish Sukhu	2,435 Joseph McCallister	1,853 Andrew Chambers
13,196 Michael Mandella	5,880 Clint Perry	4,231 Nick Scordos	3,131 David Carpenter	2,434 Daniel Pacheco	1,834 Alberto Alcalá
13,048 Ryan Stenglein	5,833 Blake Higuchi	4,199 Darez Meriwether	3,123 Michael Sherwood	2,414 Alexis Gomez	1,829 Kevin Dimery
12,402 Joshua Olin	5,772 Luay Ghawi	4,163 Alon Barnur	3,101 Andrew Brown	2,413 Jeffrey Witherrall	1,828 Shayla Williamson
11,811 Erin Allen	5,734 Heriberto Chavez	4,080 Christopher Buttacavoli	3,095 Slavita Hut	2,400 Deborah Noga	1,828 Danny Juskiw
11,077 Eric Thompson	5,712 Mauro Capozucca	4,020 Phi Phan	3,066 Iffrah Tahir	2,396 Paul Kelly	1,808 James Fangmann
10,991 Augusto Arango	5,709 Kelly Ekker	4,002 Rafael Medina	3,062 Pablo Solis	2,389 Alex Kae	1,808 Tiffani Tavormina
10,648 Matthew Conrad	5,646 Aaron Parks	3,991 Chris La Fond	3,029 Kevin Appasamy	2,350 Erika Walker	1,788 Drake Smith
9,813 Darrell Asbell	5,545 Tahir Quintero Bonilla	3,766 Tina Nelson	3,025 Jillian Getz	2,335 Jose Viramontes	1,785 Brandon Baker
9,441 Gjon Ljuljduraj	5,546 Loraine Harris	3,745 Jerome Benenati	3,021 Elias Boles	2,321 Tanner Duy	1,775 Juan Diaz
9,267 Derek Foore	5,545 Eno Iftiu	3,724 Justin Diaz	3,017 Demitrius Lucas	2,318 London Burnett	1,749 Carlo Buhay
9,239 Alma Lozano	5,544 David Wang	3,683 Joshua Bacchus	2,991 Jeff Wentworth	2,300 Astrid Castrillon	1,749 Daniel Walton
9,127 Dustin Dunbar	5,525 Stephen Jeung	3,671 Saul Lopez	2,964 Tommy Conard	2,293 Klaudio Martinaj	1,746 Tyler Boulden
8,976 Tristan Dlabik	5,522 Daniel G Johnson	3,670 Tiffany Babin-Washington	2,946 Adem Abdulla	2,288 Joseph Rotolo	1,712 Martin Salavec
8,868 Zach Otto	5,519 Jonni Ng	3,668 Melinda-Rae Lyse	2,931 Jon Morrow	2,215 Joseph Kanaan	1,696 Iris Saavedra
8,742 Phillip Waisman	5,379 Darcy Schrieber	3,667 Trace Johnson	2,923 Christopher Bungay	2,211 Jeffrey Hall	1,682 David Duddy
8,732 Levar Morgan	5,362 Ryan Wilson	3,599 Maurice Coleman	2,923 Jesse Fullmer	2,211 Alipate Makaui	1,675 Yussuf El-Zein
8,535 Peter Kwiatkowski	5,353 Lee Jeffers	3,597 Veronica Coval	2,906 Samuel Boyle	2,207 Selma Ogresевич	1,652 Alan Sedaghat
8,483 Michael Romero	5,243 Arif Hajro	3,597 Anacleto Arevalo	2,870 Sean Brannan	2,196 Ross Ewen	1,651 Francesca Veltri
8,337 Klyo Vidal	5,239 Adrienne Bragas	3,529 Daniel Prinzo	2,864 Jeffrey Tillman	2,173 Mark Bernsdorff	1,648 Aaron Parsons
8,071 Bobby Hamilton	5,238 Rita Rider	3,521 Michael Cirelli	2,846 Brody Maughan-Evanson	2,171 Samy Jacques	1,639 Dustin Holtz
7,706 Brent Bowling	5,201 Shawn Lewicki	3,520 Jorge Toribio	2,838 Dan Ikei	2,171 David Hausman	1,637 Lorena Herndon
7,650 Joshua Goodman	5,196 Michael Burningham	3,520 Tiffany Beadnell	2,824 Samuel Artzis	2,171 Jeffrey A Smith	1,633 Elvis Tinaj
7,187 Jason Bratin	5,160 Kimberly Hamilton	3,481 Travis Kovach	2,815 Adel Al Choufi Naim	2,159 Tony Geer	1,632 Michael Russo
7,129 Bruce Viaje	5,151 Adam Kidikas	3,478 Michael Battaglio	2,789 Valentino Kalaj	2,123 George O'Shea	1,631 Suzanne Moroney
6,997 Sokol Fazliu	4,953 Steven Warner	3,477 Christopher Ross	2,789 Valentino Kalaj	2,119 Doron Freud	1,629 Christopher Stevens
6,958 Sara Vaz	4,893 Jesse Doherty	3,465 Brandon Minor	2,781 Andy Batten	2,096 Mele Makaui	1,606 Sousan Samadzade
6,955 Cody Gardner	4,853 Angel Contreras	3,441 Carey Hartman	2,776 Christopher Hintz	2,042 Jessica Chang	1,600 Jake Gelb
6,906 Jacqueline Kabluyen	4,836 Jean Joseph	3,434 Lalitha Janardhanan	2,765 Brandon Eck	2,024 Nathan Stuck	1,583 Jadwiga Martins
6,847 Corey Helly	4,824 Jennifer Jantzen	3,387 Alfredo Garcia	2,754 Daniel Perkins	2,023 Matthew A Wilson	1,573 Jennylyn Militante-Radnoty

LEADERSHIP BONUS - CONTINUED

\$ 1,549 Alyssa Libby	\$ 1,254 William Dugan	\$ 1,040 Daniel Durgin	\$ 906 Anthony Marsella
1,541 Maria Bonilla Borrego	1,248 Timothy Wilson	1,039 Nathan Hunt	899 Kyle Jones
1,540 IP Harris	1,245 Glenn Johnson	1,038 Dwayne Gomez	893 Justin Rydzial
1,539 Thomas King	1,244 Jovanie Scarlett	1,035 Willie Cummings	891 Michael Nichols
1,524 Justin Adams	1,243 Alexis Pineiro	1,034 Robert Boyd	891 Brandon Dusevic
1,509 Abel Gamo	1,237 Giovanni Diduro	1,029 Stephen Bowen	883 Rachel Brown
1,502 Christopher Botelho	1,237 Sean Velasquez	1,023 Cody Allen	879 Ameenah Little
1,501 Steven Dell	1,228 Johnny Ramos	1,022 Joshua Yurinko	876 Zachery Kertulis
1,495 Jenna Guala	1,217 David Stuart	1,022 Sherrie McCarty	872 Johnny Fuller
1,484 Laura Graham	1,214 Colin Ghee	1,014 Roy Stephens	868 Max Akers
1,461 Kellie Hoffman	1,206 Craig Strompf	1,010 Dominick Williams	867 Richard Pazak
1,447 David Rigney	1,204 Magda Figueiredo	1,002 Matthew Ficarra	865 Roxie Soto
1,419 Moriah Chandler	1,189 Jacob Russell	1,000 Cole Hatfield	859 Francis Ingulli
1,401 Jessie Holland	1,182 Michael Wright	998 Bobby Park	852 John Collins
1,400 Eugene Garcia	1,174 Matthew Castelli	995 Ronald Spieler	848 Sandy Metellus
1,398 Holly Bonhorst	1,172 Corey Hallam	992 Benzack Cooper	842 Pharyn Wilson-Jones
1,382 Maria M Ramirez	1,166 Hunter Welty	991 Duni Olusegun	820 Melinda Skinner
1,380 Christopher McGlynn	1,165 Rufino Salinas	989 William Parmeter	816 Eric Caballero
1,378 Matthew Dawson	1,163 Mark Diskin	987 Michael Raven	797 Aaron Friedlander
1,372 Tyler Dahlin	1,157 Ryan McIntosh	976 Mavrick Fredericks	786 Ronald Rivera
1,352 Lauren Lord	1,142 Stephen Coons	971 Nic Iagulli	783 Jonathan Phillips
1,352 Rachel Efenbein	1,130 Omar Billy	963 Rielly Maher	781 Avion Johnson
1,338 Sean Shephard	1,122 Alexandra Berberich	954 Scott Wheeler	779 Robert Hughes
1,320 Chris McFoy	1,121 Victor Holmes	947 Joy Vann-Austin	777 Aleatha Lowe
1,317 Elazar Roco	1,108 Elijah Brown	941 Nakita Fortin	777 Chad Boskat
1,309 Christina Ross	1,108 Massoud Vaziri	940 Nabil Atallah	774 Dina Boghdady
1,297 Michael Russin	1,100 Joshua Egyud	932 John Lamere	764 Sherine Zahra
1,297 Daryl Graham	1,097 Alexander Johnston	932 James Harding	761 William Tompkins
1,292 Matthew McDowell	1,093 Mark Auvil	929 Raven Fugate	757 David Chen
1,271 Ashley O'Donal	1,080 Fatima Jaguros	918 Everett Farr	754 Michael Clemente
1,266 Barry Donalson	1,073 Shanita Friedlander	917 Aaron Patt	750 Brenda Fox
1,264 Matthew Melhorn	1,060 Adam Schaefer	916 Darius Rowan	747 Taleb Jammoul Hajali
1,263 Zindora Crawford	1,059 Edward DeFurio	913 Matthew Diulus	743 Matthew Bogle
1,260 James Cassie	1,059 Timothy Bugge	912 Travis White	743 Keith James


RGA LEADERSHIP BONUS

1



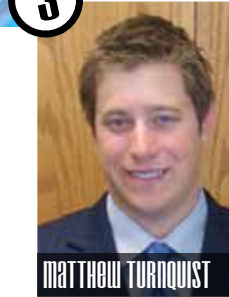
\$57,623
Hart-Dushaj

2



\$33,768
AO

3



\$31,201
Richard Correa

JUNE BONUS LEADERS | PAYOUT: \$763,461 | QUALIFIERS: 157

<p>\$ 57,623 Joseph Gojcaj</p> <p>33,768 Mark Neilson</p> <p>31,201 Matthew Turnquist</p> <p>30,973 Mohamad Raychouni</p> <p>29,120 Walter Icaza</p> <p>23,595 Reynolds Akuamoa</p> <p>22,164 Ryan Fickert</p> <p>21,430 Joshua Olin</p> <p>17,387 Matthew Diulus</p> <p>17,324 Bobby Gujral</p> <p>16,456 Christopher Hintz</p> <p>13,567 Justin Adams</p> <p>12,704 Anita Ferris</p> <p>10,803 Chris La Fond</p> <p>9,859 Blake Higuchi</p> <p>9,776 Darcy Schrieber</p> <p>8,967 Marisa Willgruber</p> <p>8,929 Andy Batten</p> <p>8,644 Kimberly Hamilton</p> <p>8,220 Ryan Hall</p> <p>8,078 Brody Maughan-Evanson</p> <p>7,753 Romal Omid</p>	<p>\$ 7,501 Diego Arango Puerta</p> <p>6,729 Lauren Coyne</p> <p>6,512 Patrick Knouse</p> <p>6,372 Ryan Stenglein</p> <p>6,162 Michael Gerstein</p> <p>6,156 Kelly Ekker</p> <p>6,155 Ryan McIntosh</p> <p>5,976 Morgan Lobello</p> <p>5,770 Michael Burningham</p> <p>5,703 Joseph Tomanovich</p> <p>5,702 Brandon Summerton</p> <p>5,631 Britton Costa</p> <p>5,613 Zach Otto</p> <p>5,585 David Carpenter</p> <p>5,356 Sean Velasquez</p> <p>5,347 Scott Wheeler</p> <p>5,303 Michael Russin</p> <p>5,269 Daryl Graham</p> <p>5,160 Alma Lozano</p> <p>5,082 Charles Ferrari</p> <p>5,068 Randall Cook</p> <p>4,789 Robert Janev</p> <p>4,753 Andrew Bishop</p>	<p>\$ 4,719 Eno Iftiu</p> <p>4,637 Paul Kelly</p> <p>4,635 Jeffrey von Kienast</p> <p>4,450 Ashley Wenning</p> <p>4,372 Corey Helly</p> <p>4,367 Juan Diaz</p> <p>4,255 Joshua Jackson</p> <p>4,237 Bobby Hamilton</p> <p>4,182 Ashley Clarke</p> <p>4,182 Melinda-Rae Lyse</p> <p>4,121 Kingsley Ibeh</p> <p>4,114 Mike Allen</p> <p>3,968 Nicole Sanders</p> <p>3,779 Bobby Park</p> <p>3,710 Doreen Ryan-Foti</p> <p>3,644 David Rigney</p> <p>3,618 Gary Slocum</p> <p>3,374 Stuart Pagan</p> <p>3,314 Christopher Botelho</p> <p>3,257 Bruce Viaje</p> <p>3,222 Jeremy Rivers</p> <p>3,211 Elias Boles</p> <p>3,167 Arif Hajro</p>	<p>\$ 3,130 Mavrick Fredericks</p> <p>3,129 Jeffrey Hall</p> <p>3,097 Travis Vaughn</p> <p>3,038 Peter Kwiatkowski</p> <p>2,948 Michael Russo</p> <p>2,941 Ronald Rivera</p> <p>2,884 Amr Shater</p> <p>2,856 Jinelly Urena</p> <p>2,823 Elyse Bryan</p> <p>2,638 Mike Paragiou</p> <p>2,631 Clint Perry</p> <p>2,617 Yussuf El-Zein</p> <p>2,583 Michael Cirelli</p> <p>2,578 James Sherwood</p> <p>2,470 Mark Lahijani</p> <p>2,207 Dustin Dunbar</p> <p>2,173 Steven Barton</p> <p>2,091 Joshua Dishong</p> <p>2,020 Beau Locker</p> <p>1,994 Claude Hamilton</p> <p>1,990 Antonio Reyes</p> <p>1,955 Gregory Rudolph</p> <p>1,954 Dylan Murphy</p>	<p>\$ 1,943 Ransy Vazquez</p> <p>1,910 Ryan Wilson</p> <p>1,887 Alipate Makau</p> <p>1,844 Shalom Chaimov</p> <p>1,807 Magda Figueiredo</p> <p>1,798 Jessica Chang</p> <p>1,782 Justin Hermann</p> <p>1,760 Hunter Houvener</p> <p>1,729 Alex Kae</p> <p>1,721 David Staffieri</p> <p>1,712 Tiffany Babin-Washington</p> <p>1,633 Jessica Santamarina</p> <p>1,609 Erin Allen</p> <p>1,572 Taurean Flournoy</p> <p>1,572 Adam Kidikas</p> <p>1,526 Thomas Longino</p> <p>1,507 Luay Ghawi</p> <p>1,440 James Sodan</p> <p>1,424 Jesse Doherty</p> <p>1,394 Craig Strompf</p> <p>1,270 Gabriela Sime</p> <p>1,240 Brent Bowling</p>	<p>\$ 1,240 Samantha Ralston</p> <p>1,220 IP Harris</p> <p>1,188 Johnny Ly</p> <p>1,163 Patrick Donovan</p> <p>1,121 Justin Brent</p> <p>1,095 Thomas J Vena</p> <p>991 Andre Bent</p> <p>975 Jonni Ng</p> <p>966 Aaron Friedlander</p> <p>925 Donald DeVoise</p> <p>909 Clayton Slaughter</p> <p>906 David Wang</p> <p>895 Brandon Baker</p> <p>867 Meaghan Krecsko</p> <p>836 Trace Johnson</p> <p>804 Sara Vaz</p> <p>766 Christopher Clark</p> <p>761 Kevin Butchino</p> <p>669 Steven Dell</p> <p>619 Michael Clemente</p> <p>574 Jesse Rennich</p>
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MGA/RGA GROWTH BONUS

MGA

1

BRODY MAUGHAN-EVANSON
 \$69,123
 Simon Arias

2


JEFFREY ESPINAL
 \$64,671
 Theodore Pappas

3

ROMAL ONID
 \$62,588
 Mathew Hart

4

MIKE PARAGIOU
 \$49,328
 S-S-Parks-Salvaggi

5

MEGHAN KRECSCO
 \$46,660
 AO

6

STUART PAGAN
 \$45,778
 Mathew Hart

7

BEAU LOCKER
 \$42,297
 Matt Henderson

8

MARK LAHJANI
 \$36,105
 Theodore Pappas

9

CHRISTOPHER HINTZ
 \$34,372
 AO

10

BOBBY HAMILTON
 \$31,592
 AO

MGA ROOKIES

1

JOHN SANTOSUOSSO
 \$20,691
 Brett Gryska

2

ADRIENNE BRAGAS
 \$13,812
 AO

3

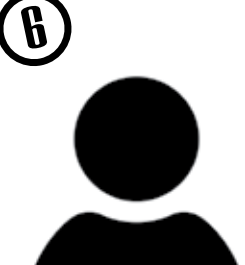
JONATHAN DA-AL
 \$13,355
 Steve Friedlander

4

TRACE JOHNSON
 \$13,203
 Dustin Venekamp

5

DORON FREUD
 \$12,220
 Giglione-Ackerman

6

JONATHAN PHILLIPS
 \$10,404
 Blake Ralston

7

GABRIELA SIME
 \$7,455
 Fisher-Zuzick

8

JOHN LAMORE
 \$184
 AO

RGA

1

REYNOLDS AKWAMOAA
 \$108,764
 Theodore Pappas

2

JUSTIN ADAMS
 \$60,177
 Simon Arias

3

MATTHEW DIULUS
 \$43,199
 Simon Arias

4

CHRISTOPHER HINTZ
 \$41,994
 AO

5

MARK NEILSON
 \$39,630
 AO

6


COREY HOLLY
 \$37,269
 Giglione-Ackerman

7

MATTHEW TURNQUIST
 \$27,778
 Richard Correa

8

BOBBY HAMILTON
 \$22,498
 AO

9

MICHAEL RUSSIN
 \$21,460
 Simon Arias




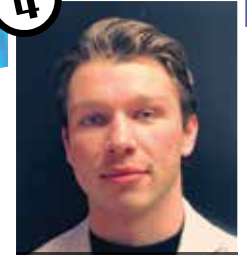

10

MORGAN LOBELLO
 \$19,344
 Giglione-Ackerman

JUNE BONUS LEADERS | PAYOUT: \$2,081,194 | QUALIFIERS: 134



SA/GA DIRECT CODE FIELD TRAINING BONUS






1	2	3	4	5
				
BENZACK COOPER \$16,626 Hart-Dushaj	BENJAMIN KESTERSON \$11,461 Hart-Dushaj	MORIAH CHANDLER \$10,048 Matt Henderson	JAMES COFFEE-TAVI \$9,276 Hart-Dushaj	TALEB JAMMOUL HAJALI \$8,039 Beto Quintero

- | | | | | | |
|-----------------------|----------------------|--------------------------|----------------------|-------------------------|---------------------|
| \$ 589 Daniel Pacheco | \$ 573 Kamal Tayyib | \$ 548 Michelle Kurtz | \$ 535 Tyler Cox | \$ 519 Alex Grushko | \$ 504 Gary Wilson |
| 588 Jorge Toribio | 572 Jonathan Barrett | 546 Benci Lavorini | 531 Brandi Troka | 518 Tracy Davis | 503 Akram Mirahmadi |
| 585 Adam Wheeler | 569 Cameron Mitchell | 545 Rafael Sanchez Reyes | 528 Bryan Stoddard | 516 Arcelia Zizumbo | 501 Dianka Blash |
| 585 John Lysaght | 568 Amanda Harris | 544 Nick Atallah | 528 Evelyn Thompson | 515 Alexandra Berberich | |
| 578 Elijah Brown | 567 Kevin Lauterbach | 540 Jacob Dorrance | 526 Matthew A Wilson | 513 Jesse Barker | |
| 574 Calvin Irving | 560 Lorie Jackson | 539 Joseph Pasche | 525 Kate Hernandez | 513 Crista Bejarano | |
| 574 Brittany Pereira | 554 Eric Banks | 537 Daniel Durgin | 522 Ashley O'Donal | 508 Adriana Aboulwafa | |

REINSTATEMENT BONUS

JUNE BONUS LEADERS | PAYOUT: \$571,223 | QUALIFIERS: 705

- | | | | | | |
|--------------------------------|-----------------------------|-------------------------------------|-------------------------------|---------------------------|---------------------------|
| \$ 16,626 Benzack Cooper | \$ 2,595 Jonathan Ojendi | \$ 1,702 Stacye Tanksley | \$ 1,205 Sky Plunkett | \$ 950 Candace Williams | \$ 736 Patrick Frazier |
| 11,461 Benjamin Kesterson | 2,591 Morgan Evans | 1,692 Nyachuat Deng | 1,205 Yessika Rodriguez | 950 Terry Powers | 722 Brandon Eck |
| 10,048 Moriah Chandler | 2,556 Jose Morales | 1,686 Jozef Tinaj | 1,197 Lauren Lord | 942 Bretta Cummings | 718 Steve Svendsen |
| 9,276 James Coffee-Tavi | 2,530 Mercedes Bens | 1,684 Nina Blackmon | 1,195 Sean Gillespie | 929 Garrett Salem | 717 Asad Ahmed |
| 8,039 Taleb Jammoul Hajali | 2,451 Danielle Stephenson | 1,684 Kevin Dimery | 1,192 Cara Griffin-Locker | 922 Hannah Hoon | 715 Riley Peters |
| 6,222 Rutuja Karande | 2,451 Julie Childs | 1,680 Nathaniel Robinson | 1,183 Bryan Hohenthaner | 922 Allison Kusgen | 714 Erika Walker |
| 5,678 Carrington Hanna | 2,422 Adrain Alfred | 1,678 Colin Ghee | 1,179 Courtney Lavitch | 920 Ireland Sirni | 711 Tyler Church |
| 5,602 Marsei Hogan | 2,382 Shawn Quick | 1,676 Derek Pratt | 1,144 Orlando Crimmel | 917 Geoffery Osili | 710 Timothy Wilson |
| 4,723 Montana Hanson | 2,374 Anggi Moreno | 1,671 Selina Maldonado | 1,135 Andre Bzhetaj | 909 Lino Strussione | 709 Isaac Foster |
| 4,576 Chilynn Acevedo | 2,272 Edgar Gonzalez | 1,651 Conor Markins | 1,129 Zlata Titova | 909 Marvin Gonzalez | 708 Cash Sampson |
| 4,550 James Fangmann | Montesino | 1,641 Justin Thompson | 1,098 Patrick Demeco | 903 Phoebe Grubbs | 702 Mycah Teagardner |
| 4,479 Victor Martel | 2,205 Akinyemi Akinseye | 1,634 Klaudio Martinaj | 1,083 Christie Jauch | 902 Daniel Wolf | 702 Joshua Johnson |
| 4,410 Charles Son | 2,165 Laila Abadi | 1,628 Antonio Chacin | 1,082 Leonardo Alsina | 901 Stephanie Dobrzynski | 701 Stephanie Dunbar |
| 4,354 Pedro Davila Neto | 2,156 Victoria Lewis | 1,619 Christine Morris | 1,081 Alfredo Garcia | 898 Vincent Massari | 695 Jeffery May |
| 4,290 Anizabeh Parra Gonzalez | 2,140 Ryan Hritz | 1,581 Edward DeFurio | 1,081 Adianez Rodriguez | 895 Monica Montgomery | 689 Bradley Christiansen |
| | 2,127 Shawna Parker | 1,567 Brandon Dusevic | 1,078 Michael Khanjahanbakhsh | 895 Gabriela Reyna | 688 Yeraldi Vila Gonzalez |
| 4,262 Anthony Chinaglia | 2,089 Ayana Hill | 1,528 Melissa Nunez | 1,077 Jillian Heaney | 891 Jordan Hadayia | 688 Levi Vermeulen |
| 4,233 Michaela Griffin | 2,085 Andres Liranzo | 1,521 Diego Cordeiro | 1,065 Olivia Rayn | 885 Tyler Tanner | 686 Jacob Rosinsky |
| 4,114 Anton Ljuljdiraj | 2,082 Jonathan Pizzuto | 1,498 Jennifer Rowan | 1,061 Nicolas Rios | 880 Hisham Tabak | 677 Jorge Junco |
| 4,006 Scott Saxton | 2,072 Jacquelynn Strobbe | 1,467 Tanner West | 1,059 Christopher Fortenberry | 878 Joshua McTier | 677 Jorje Junco |
| 3,951 Elvis Tinaj | 2,061 Zackarea Hakim | 1,453 Rana Shirer | 1,058 Mam Njamba Samba | 877 Michelle Barnett | 675 Edwin Cuevas Quinones |
| 3,879 Nathan Brace | 2,059 Alexandra Longo | 1,431 Stephanie McBride | 1,054 Jeanine Reign | 866 Michael Coulthard | 669 Mackenzie Burchett |
| 3,835 Mark Lomonaco | 2,055 Dean Thebeau | 1,427 Jennifer Orellana De Gonzalez | 1,051 Sean Smith | 858 Katie Stahulak | 662 Benjamin Ortlip |
| 3,701 Besim Nikaj | 2,037 Jason Green | 1,427 Susana Al Choufi Naim | 1,043 Eric Caballero | 852 Nancy Miller | 662 Danisabel Rodriguez |
| 3,398 Deion Alocozy | 2,006 Ian Rouleau | 1,425 Brandon Atchley | 1,042 Kendra Orng | 850 George Vang | 635 Samuel Holden |
| 3,365 Gianni Toma | 1,986 Alessandro Succurro | 1,408 Stephanie Olsen | 1,032 Marissa Tam | 834 Todd Krupa | 633 Skay Nusenu |
| 3,294 Justin Irwin | 1,981 Katy Rivera | 1,407 Nevin Pastrano | 1,021 Jhanna Valerio Vivas | 823 Rebecca Reynolds | 632 Matthew Abdo |
| 3,195 William Benline | 1,980 Iv Menache | 1,405 Laurence Moore | 1,016 Alejandro Sanchez Rios | 820 April Baxter | 629 Gavin Gavazzi |
| 3,180 Valentino Kalaj | 1,957 Roxie Soto | 1,391 Enid Franco | 1,013 Lydon Chaundy | 819 Maria Bonilla Borrego | 629 Lamita Dahdah |
| 3,027 Kristi Basha | 1,955 Matthew Lehman | 1,386 Keiko Vinatea | 1,005 Angela Cardona | 805 Shannon Vidal | 629 John Reil |
| 2,992 Luc Do | 1,945 Emily Janes | 1,384 Funmilola Elumade | 999 Zachery McHattie | 802 Gunnar Wielinski | 628 Lisa Lawrence |
| 2,966 Corey Helwig | 1,944 Sara Hernandez | 1,382 Kelly Plouffe | 998 Paula Thompson | 802 Adam Calnan | 628 Klyo Vidal |
| 2,945 Jordan Stelzer | 1,925 John Catalano | 1,368 Tammy Gawron | 991 Damaris Trejo | 797 Vanessa Mendez | 625 Jenna Gula |
| 2,911 Marquis Dotson | 1,924 Darren Lawhon | 1,358 Selma Ogresevic | 988 Kade Beck | 796 Dorian Terra | 623 Anne Marie Giron |
| 2,907 Leia Sanders | 1,869 Jammal Merizaj | 1,353 Anthony Marsella | 988 Christopher Rolph | 790 William Jones | 610 Joseph Hogue |
| 2,903 Tomarus Burks | 1,854 Joanna Hansen | 1,350 Jesse Garnier | 987 Michael Sherwood | 790 Daniel Zotter | 610 Roy Stephens |
| 2,862 Steven Baum | 1,831 Nelly Cuba De Tabares | 1,339 Christian Gojcaj | 978 Rosa Teixeira | 788 Andrea D Owens | 607 Muhammed Ashraf |
| 2,859 Victor Romero | 1,824 Bryson McCleary | 1,297 Justin Diaz | 970 Sandy Metellus | 786 Jennifer Lucero | 607 Derrick Davenport |
| 2,854 Silvia Rivera Barrientes | 1,802 Rovena Lulgjuraj | 1,265 Andrew Haskins | 970 Alioune Sy | 774 Dalton Rupp | 606 Jeremy Osborn |
| 2,853 Doris Martinez Garcia | 1,801 Ryan Slone | 1,259 Twana Smith | 969 Joshua Eyyud | 772 Joshua Kellar | 606 Ryan Locke |
| 2,829 Cesar Perez Ramirez | 1,797 Jissel Melendez | 1,240 Abel Gamo | 965 Millicent Mercon | 766 Joseph Sansobrinio | 596 Kirsten Puhl |
| 2,758 Tanika Thompson | 1,776 Jammal Coleman | 1,235 Mesele Ruhland | 961 Courtni Johnson | 759 Koa Taylor | 594 Jahns Capuchino |
| 2,749 Joe Lewo | 1,732 Preston Klutz | 1,233 Cory McNutt | 959 Danita George | 750 LewDaris Posey | 592 Jorge Gonzalez |
| 2,714 Justin Rydzziel | 1,729 Mahdi Wade | 1,209 Jennifer Spalding | 952 Mark Helton | 744 Rachel Toledo | 592 Raoul Leyva |
| 2,658 Nadia Bailey-Robinson | | | | | 591 Tichina Haughton |
| 2,646 Youliana Mikhaiel | | | | | 589 Jimmy Quiffille |

1	2	3	4	5
				
SAMI MOGANNAM \$6,281 Don Foti	JOSEPH B SMITH \$3,776 Simon Arias	ORBY KELLEY \$2,933 S-S-Bendure-Hartwig	DASON PHAUL \$2,780 Theodore Pappas	NICOLA PRESTON \$2,699 Kris Thieme

JUNE BONUS LEADERS | PAYOUT: \$84,740 | QUALIFIERS: 160

- | | | | | | |
|------------------------|------------------------|---------------------------|-------------------------|------------------------|--------------------------|
| \$ 6,281 Sami Mogannam | \$ 2,546 Mitchell Look | \$ 1,045 Kassie Champagne | \$ 751 Natalie Soboleva | \$ 618 Lawrence Dennis | \$ 526 Marcia McDuffie |
| 3,776 Joseph B Smith | 1,588 Leonardo Perez | 899 Bradley Weigand | 751 Glyn Hurst | 583 Ellen Tuttle | 511 Dyoma Ramirez-Robles |
| 2,933 Orby Kelley | 1,367 Joseph Hedborn | 890 Joseph Faisant | 733 Dinah Cawthorne | 578 Katalina Halaunga | 511 Scott Davison |
| 2,780 Dason Phaul | 1,151 Peter Kaplanis | 831 Lorena Barriere | 632 Zenon Zorij | 563 Christabel Ornelas | 502 Gina Kramer |
| 2,699 Nicole Preston | 1,129 Mark Harhager | 782 Agatha Safford | 618 LaKaisha Loyd | 553 Alipate Makaui | |

6 BONUS TOTAL:

\$7,193,655

WORLD'S GREATEST \$2,123,875	LEADERSHIP \$1,569,162	RGA LEADERSHIP \$763,461	MGA/RGA GROWTH \$2,081,194	SA/GA TRAINING \$571,223	REINSTATEMENT \$84,740
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All qualifiers listed achieved at least \$500 in bonus totals | WGB qualifiers achieved at least \$1000 in bonus totals | WGB recognition is based on \$1,000 MTD Net ALP minimum achievement level

FOUNDERS CLUB

June Qualifiers—
Outstanding Producers & PR Representatives:

Michael van Delft
Satti-Kanaan
20 Qualifications
\$190,059 Net ALP
83.8 RET

Alex Miller
Cohen-Cohen
1 Qualification
\$117,063 Net ALP
81.2 RET

Chris Anderson
Mathew Hart
1 Qualification
\$113,230 Net ALP
80.9 RET

Duni Olusegun
James Cunningham
1 Qualification
\$100,260 Net ALP
89.5 RET

Lleison Martinez
Cisco Perez
6 Qualifications
\$91,088 Net ALP
81.8 RET

Weslee Cajeras
Steve Friedlander
2 Qualifications
\$88,422 Net ALP
92.2 RET

Christopher McGlynn
S-S-Parks-Salvaggi
1 Qualification
\$83,280 Net ALP
85.0 RET

Adem Abdula
Giglione-Ackerman
5 Qualifications
\$80,843 Net ALP
82.5 RET

Meardey Kim
AO
3 Qualifications
\$78,919 Net ALP
88.5 RET

Kristopher Bour
S-S-Bendure-Hartwig
1 Qualification
\$69,346 Net ALP
86.3 RET

Mark Diskin
Simon Arias
2 Qualifications
\$68,992 Net ALP
85.2 RET

Tyler McKnight
AO
1 Qualification
\$67,644 Net ALP
91.3 RET

Yolette Mompont
Tom Williams
3 Qualifications
\$66,406 Net ALP
86.4 RET

Sandra Dumas
Giglione-Ackerman
2 Qualifications
\$62,308 Net ALP
84.1 RET

Eric LaBossiere
AO
2 Qualifications
\$55,789 Net ALP
95.3 RET

DIRECTORS OF THE MONTH

Sales Director of the Month



Stephanie Kell
Stephanie had 96.20% growth over June 2019.

PR Director of the Month



Denise Gilbert
Denise met 104.52% of Objective during June 2020.



THE BUSINESS OF CHANGING LIVES



David Zophin

President
American Income Life &
National Income Life Divisions

Looking back at my career, I think of myself as a young agent and of the road that got me here. I know that my years with this Company have changed me in many ways — I've grown as a professional; I've become more focused and more resolute; and maybe most importantly, I've become more determined to fulfill our mission at AIL/NILICO. I've learned how essential it is to help working families to be prepared, and I do everything in my power to make sure the field also understands the magnitude of what we do.

When I reflect on the experiences that have had the biggest impact on me, several examples come to mind. I remember delivering my first claim check early in my career to a widow. She and her husband had planned on working a few more years for their dream retirement. Her plans went out the window when her husband died suddenly, leaving her grieving but grateful of the life insurance policy I had

sold them. On the flip side, I also remember the time I wasn't able to sell to a couple in their fifties. Shortly after, the husband needed emergency quadruple bypass surgery, and when the wife wanted five times the coverage I had initially proposed, I regretfully had to tell her that her husband was now medically ineligible for the coverage.

That first, positive experience gave me such a personal understanding of the good work we do, every day, just by doing our jobs. That second, more difficult experience taught me the hard way that when we fall short of our objective, it can be really devastating to the families we're committed to help.

What we do isn't just a career — it's a calling. It's a vocation that comes with an obligation to ensure the well-being of the people we serve when they see their darkest hours.

"What we do isn't just a career — it's a calling."

I hope you realize that obligation each and every day. Remember that you usually only get one shot to cover a family, so be sure you make it count. Because it isn't a matter of *if* they are going to need what we provide, it's a matter of *when*. That's something I can guarantee.

When you consider how important you could be to a family's future, it's a good reason to continue to get better at your craft. The better you are at your job, the better off your clients will be. Plus, it goes without saying that you and your family also benefit from your success. It's one of those situations that when you succeed, everyone wins.

So keep in mind just how important your work is and can be for the people we serve. Remember always to be at the top of your game, making sure you're meeting families' needs and protecting their future. Keep in mind why it is you do what you do. You're not just selling insurance; you're making a real difference in people's lives.

I know many of you have had experiences here that have changed you for the better, and I hope you hold those close to your heart as you become better and better at what you do. For those of you who are just starting out, know that your hard work will impact not only your clients, but it will impact you, too.

Remember that we are in the business of changing lives... the outcome is up to you. 🙌



FIRST-CLASS MAIL
PRESORTED
U.S. POSTAGE
PAID
AMERICAN INCOME
LIFE 76710
PERMIT 3121

• MOON PALACE



MAY 5-8, 2021 •

